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ABSTRACT

The lessons are designed to give newly-arrived, limited-English-proficient Vietnamese immigrants to the United States linguistic and practical skills for gaining employment. An introductory section, in both English and Vietnamese, outlines the origins and design of the materials. Ten lessons follow, each accompanied by a teacher's guide giving an overview, key work list, and suggestions for classroom procedures. The lessons, primarily in English, contain a list of objectives, a list of key words with Vietnamese translations and context sentences, text on the topic, phrases to be used for discussion, and exercises. Lesson topics include: the job search (help-wanted ads and signs, employment agencies, networking through friends and family, writing letters, using the telephone); using the want-ads; filling out a job application; writing business letters (application, cover, inquiry, thank-you); writing a resume; the job interview; Social Security and the W-4 form; reading the W-2 statement; reading a paycheck; and using and reconciling checking accounts. An answer key and bilingual English-Vietnamese glossary are appended. (MSE) (Adjunct ERIC Clearinghouse on Literacy Education)

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ED 406 853

10 Lessons

of

Pre-Employment Skills

for ESL Students

with

a Bilingual English-Vietnamese Glossary
and
a Teacher's Guide

(Upgraded Version)

Vuong G. Thuy, Ph.D.

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Preface

Lời Tựa

This updated version of the original book entitled " 10 Lessons of Pre-Employment Skills for ESL Students" is the result of the input and suggestions of its users, teachers and students alike. These users feel that the book would be more useful if each bilingual English-Vietnamese entry listed under **Key Words and Their Vietnamese Translations** in each lesson is reinforced by a complete sentence showing how this entry can be used in a meaningful and relevant context.

Nhờ những nhận xét và đề nghị của những thầy cô, sinh viên và những người dùng cuốn sách nguyên thủy với đề tựa "10 Bài Học Để Sửa Soạn Kiếm Việc Làm Cho Học Viên Kém Tiếng Anh" mà cuốn sách này đã được viết thêm cho hay hơn. Những người dùng cuốn sách nói trên cho biết là cuốn sách sẽ có nhiều tác dụng hơn nếu như mỗi chữ được dịch sang tiếng Việt của phần "Những Từ Quan Trọng và Từ Dịch Sang Tiếng Việt" được tăng cường bằng một câu đầy đủ cho thấy cách dùng chữ này hợp với ý nghĩa của nó.

The original book was conceived out of the necessity and demand to provide limited English proficient (LEP) adults with instructional material especially designed to help them become economically self-sufficient. It was published in 1993 under a grant of the Bureau of Adult Basic and Literary Education of the Pennsylvania Department of Education.

Cuốn sách nguyên thủy được thai nghén vì nhu cầu cần có các tài liệu giáo dục song ngữ được đặc biệt viết cho các học viên kém tiếng Anh để giúp họ trở nên tự túc về kinh tế. Cuốn sách nguyên thủy được xuất bản năm 1993 nhờ tiền trợ cấp của Văn Phòng Giáo Dục Căn Bản, Học Đọc và Viết Cho Người Thành Niên của Bộ Giáo Dục Tiểu Bang Pennsylvania.

During his involvement as a teacher, teacher trainer and program director of ESL instruction for refugee and immigrant adults from all over the world and for 12 years, the author of this book was repeatedly asked to provide instructional materials to specifically teach pre-employment skills to LEP students who are interested in looking for a job to support themselves and/or their families.

Trong thời gian làm giáo sư, chuyên viên huấn luyện giáo sư, và giám đốc chương trình dậy tiếng Anh là ngôn ngữ thứ hai cho dân tị nạn và

di dân từ các nước trên khắp thế giới và trong 12 năm qua, nhiều lần tác gía cuốn sách này đã được yêu cầu cung cấp các tài liệu giáo dục đặc biệt để dậy cách chuẩn bị kiếm công ăn việc làm cho những người kém tiếng Anh muốn kiếm công ăn việc làm để tự túc hay nuôi gia đình.

The majority of LEP adult students come from countries where most of the pre-employment skills needed in the United States, are unheard of, such as writing a resume, how to conduct a job interview, how to request a job interview, etc. In fact many English words related to pre-employment skills and/or lifeskills topics such as "resumes," cover letter, want-ad, bank statement, check register, etc., have no equivalents in their languages.

Phần đông những người kém tiếng Anh từ các quốc gia khác tới Mỹ và tại quốc gia của họ phần lớn những khả năng cần thiết để sửa soạn kiếm công ăn việc làm ở Mỹ là những điều không được nghe tới, chẳng hạn như viết bản tóm tắt lịch sử cá nhân, cách trả lời cuộc phỏng vấn xin việc, cách xin được phỏng vấn để xin việc, v.v. Thật ra nhiều từ trong tiếng Anh dùng trong các đề tài về chuẩn bị kiếm việc làm hay khả năng sinh sống không có những từ tương đương trong ngôn ngữ của họ, chẳng hạn như "resume", "cover letter", "want-ad", "bank statement", "check register", v.v.

The English-as-a-second language (ESL) learner is, generally speaking, a newly arrived immigrant or refugee who does not have the necessary marketable skills, and who usually finds it diffficult to get even a manual or entry-level job largely because of the language barrier.

Nói chung thì học viên tiếng Anh là ngôn ngữ thứ hai thường là di dân hay người tỵ nạn mới tới nước Mỹ. Vì trở ngại ngôn ngữ, họ thường không có khả năng cần thiết do công việc đòi hỏi và thường gặp khó khăn ngay cả trong việc kiếm công việc tay chân hay công việc ở trình độ thấp nhất.

If these new Americans want to compete successfully in the job market in their adoptive country and become proud and contributing members of American society, they must be taught pre-employment skills. For them, the learning of these skills requires not only the mastery of these pre-employment skills but also their related vocabularies and concepts.

Nếu như những người Mỹ mới này muốn cạnh tranh một cách thành công trong thị trường công việc làm tại quốc gia mới này của họ và nếu họ muốn trở nên công dân hãnh hiện và đóng góp vào xã hội Hoa

Kỳ, thì họ phải được dạy cách chuẩn bị kiếm việc làm. Đối với họ thì việc học những khả năng này không những đòi hỏi phải học cách chuẩn bị kiếm việc làm mà cũng còn phải học cả các từ và quan niệm liên hệ nữa.

Although some ESL textbooks do cover this subject, the materials presented in these books are, by and large, fragmented, unstructured and not in depth. They contain limited or inadequate materials in terms of the number of pre-employment skills related topics. Furthermore, the format in which such lessons are presented are not pedagogically sound. Missing are reinforcement and practice drills, cultural explanations, and especially bilingual glossaries. All these tools are necessary and help facilitate the learning process for the ESL learner as well as improve his/her retention As such , the materials currently available are either inadequately designed to meet the special needs of the ESL learner, or have only limited educational effectiveness.

Tuy một số sách dạy tiếng Anh là ngôn ngữ thứ hai có dạy các đề tài nói trên nhưng những bài dạy ở trong những cuốn sách này nói chung thì chỉ có tính cách chắp vá, không có qui củ và thường không đủ kể ngay cả về bề sâu. Những tài liệu này chứa đựng một cách có giới hạn và không đầy đủ những đề tài về cách chuẩn bị kiếm việc làm. Hơn thế nữa, đứng về phương diện sư phạm mà nói thì hình thức trình bày những bài này không được hay lắm. Những tài liệu này thiếu những bộ phận giúp tăng cường việc học hỏi, các bài tập, những phần giải thích văn hóa và nhất là bảng đối chiếu song ngữ. Những điều này rất cần thiết và không giúp việc học tập của các học viên tiếng Anh là ngôn ngữ thứ hai được dễ dàng hơn mà nó cũng còn giúp cho họ nhớ được lâu hơn những điều học hỏi. Vì thế mà những tài liệu hiện có hoặc được viết một cách thiếu sót không thỏa mãn được nhu cầu đặc biệt của học viên tiếng Anh là ngôn ngữ thứ hai hay chỉ có một tác dụng giáo dục có giới hạn mà thôi.

An extensive review of commercial and non-commercial materials/texbooks and asearch through AdvancE of the Pennsylvania Department of Education and the database of the National Clearinghouse for Bilingual Education revealed limited resources and materials designed specifically to teach pre-employment skills to the ESL learner. This book is a humble effort to supplement the wealth of ESL instructional materials already abundant commercially and non-commercially. It was compiled to teach pre-employment skills and concepts as well as pre-employment related vocabularies and phrases.

Việc khảo cứu các tài liệu và sách vở có tính cách thương mại hay không thương mại và việc tìm kiếm tài liệu của cơ quan AdvancE của

Bộ Giáo Dục Tiểu Bang Pennsylvania và số liệu của cơ quan National Clearinghouse for Bilingual Education cho thấy là tài nguyên và số lượng những tài liệu dặc biệt để dạy cách chuẩn bị xin việc làm rất có giới hạn. Cuốn sách này là một cố gắng khiêm tốn để bổ túc những tài liệu giáo khoa phong phú để dạy tiếng Anh là ngôn ngữ thứ hai. Cuốn sách đuợc viết để dạy các khả năng, quan niệm, các từ và cụm từ liên quan đến việc chuẩn bị kiếm việc làm.

For the past five years, the ESL staff of the Indochinese-American Council (IAC), a community-based non-profit organization in Philadelphia, Pennsylvania, has successfully taught pre-employment skills, using various ESL techniques and fragmented, teacher-made materials, to hundreds of intermediate level ESL learners. The majority of them are Asian/Indochinese immigrants or refugees who receive public assistance. At the time of the writing of this book, the IAC was serving a small number of Spanish speaking immigrants from South America and also a good number of refugees from Haiti. The IAC's ESL students have repeatedly asked the IAC staff to teach pre-employment skills. This special ESL interest has, understandably, arisen from the desperate needs of the ESL learner not only to acquire "survival" and/or "functional" ESL skills but also to obtain pre-employment skills in order to gain employment and get off public assistance. However, no structured and/or pedagogically sound curriculum as such had ever been developed to meet the special needs of this learner.

Trong 5 năm vừa qua, ban giảng huấn tiếng Anh là ngôn ngữ thứ hai của hội Những Người Mỹ Gốc Đông Dương, một hội đoàn bất vụ lợi và đặt căn bản trong cộng đồng ở thành phố Philadelphia, tiểu bang Pennsylvania, đã dạy một cách có kết qủa các khả năng chuẩn bị xin việc cho hàng ngàn những người kém tiếng Anh ở trình độ trung cấp bằng cách dùng nhiều phương cách khác nhau để dạy tiếng Anh là ngôn ngữ thứ hai cũng như bằng cách dùng các tài liệu chắp vá do giáo sư soạn thảo. Phần lớn những học viên là những di dân hay dân tỵ nạn Á Châu hay Đông Dương nhận trợ cấp xã hội. Trong thời gian cuốn sách này đuợc viết thì hội Những Người Mỹ Gốc Đông Dương cũng đang phục vụ một số ít những di dân nói tiếng Tây Ban Nha từ Nam Mỹ tới và một số khá đông dân tỵ nạn người Hấy Ti. Các học viên mà tiếng Anh là ngôn ngữ thứ hai của hội Những Người Mỹ Gốc Đông Dương đã nhiều lần yêu cầu ban giảng huấn hội dạy họ cách chuẩn bị xin việc làm. Một cách dễ hiểu, sự quan tâm đặc biệt này là do nhu cầu khẩn thiết của học viên tiếng Anh là ngôn ngữ thứ hai mà ra vì các học viên này không những mong muốn có đuợc khả năng nhập hội xã hội mới và dòng thời có thể nói được tiếng Anh thông thạo mà họ cũng còn muốn có được khả năng giúp họ chuẩn bị kiếm việc làm để họ kiếm việc làm và không còn phải lĩnh trợ cấp xã hội nữa. Tuy vậy, chưa có một chương trình học có quy củ hay có hiệu qủa nào được soạn thảo ra để thỏa mãn nhu cầu đặc biệt của các học viên này.

This book was developed, using the Across-the-Curriculum Approach, and the English language is intentionally simplified wherever possible and written at the intermediate or higher ESL level. The Across-the-Curriculum Approach promotes the use of non-ESL or content materials such as history, biology, social sciences, etc. to teach ESL. In our endeavor, textbooks and/or materials on pre-employment skills were adapted to teach both pre-employement/survival skills and ESL.

Cuốn sách được viết bằng cách dùng phương pháp "Dùng Các Môn Học Khác Để Dạy Tiếng Anh" và tiếng Anh dùng trong cuốn sách được cố ý đơn giản hóa bất cứ ở chỗ nào có thể được và được viết ở trình độ trung đẳng hay cao hơn. Phương pháp "Dùng Các Môn Học Khác Để Dạy Tiếng Anh" chủ trương dùng những tài liệu các môn học không phải dùng để dạy tiếng Anh để dạy tiếng Anh chẳng hạn như Sử Ký, Sinh Vật Học, Xã Hội Học, v.v. Chúng tôi cố gắng thay đổi các tài liệu sách vở dạy cách chuẩn bị kiếm việc làm để thích nghi cho việc dạy không những khả năng chuẩn bị kiếm việc làm và nhập hội xã hội mới mà cũng còn có thể dùng để dạy tiếng Anh là ngôn ngữ thứ hai nữa.

The end product was field-tested by the ESL instructional staff at the Indochinese-American Community Service Center in Philadelphia where ESL instruction at different levels is offered to hundreds of LEP adults every year. Two workshops on the development and use of the product were conducted for the benefit of the IAC staff, ESL instructors, volunteers and program directors in the City of Philadelphia.

Sản phẩm tối hậu này được ban giảng huấn môn tiếng Anh là ngôn ngữ thứ hai thử nghiệm tại Trung Tâm Dịch Vụ Cộng Đồng Mỹ-Đông Dương tại thành phố Philadelphia. Mỗi năm trung tâm này có dạy tiếng Anh là ngôn ngữ thứ hai ở nhiều trình độ khác nhau cho hàng trăm những người kém tiếng Anh. Hai khóa hội thảo về việc viết và dùng cuốn sách này đã được tổ chức cho nhân viên của hội Những Người Mỹ Gốc Đông Dương, các giáo sư, những người tình nguyện và giám đốc các chương trình dạy tiếng Anh là ngôn ngữ thứ hai tại thành phố Philadelphia.

The book consists of:

Cuốn sách gồm có:

1) **10 ready-made and structured lessons** that can be used as they are, or easily adapted for ESL students at the intermediate ESL level or for those with a fairly good command of the English language. Besides the Teacher' s Guide described below, each lesson begins with the list of **Objectives** and the **Key Words and Their Vietnamese Translations**. To reinforce and evaluate the skills taught, each lesson contains three tests covering key vocabularies, expressions and concepts. The answer key to the tests can be found at the end of the book, just before the English-Vietnamese glossary.

   10 bài học soạn sẵn và có qui củ có thể được dùng ngay hay cũng có thể thay đổi một cách dễ dàng để thích nghi cho các học viên tiếng Anh là ngôn ngữ thứ hai ở cấp trung đẳng hay cao đẳng hay ngay cả cho những người thông thạo tiếng Anh nữa. Ngoài phần "Hướng Dẫn Giáo Sư" được mô tả dưới đây, mỗi bài học được bắt đầu bằng một bảng liệt kê các mục tiêu và "Những Từ và Cụm Từ Quan Trọng và Phần Dịch Tiếng Việt". Để tăng cường và đánh gía những khả năng dạy, mỗi bài học gồm có 3 bài trắc nghiệm về những từ, thành ngữ hay khái niệm quan trọng dạy ở trong bài. Độc gía có thể tìm thấy phần trả lời cho những bài trắc nghiệm ở trang trước bảng Đối Chiếu Song Ngữ Anh-Việt.

2) In addition to the Vietnamese translations of key words and phrases/expressions in each lesson, a cross-referenced **Bilingual Glossary in English and Vietnamese** can be found at the end of the book. The translations are context referenced. This serves as an excellent reference and learning tool for the ESL learner because bilingual dictionaries usually list all possible meanings for each entry. Therefore, for the ESL learner the search for relevant meanings can sometimes be quite cumbersome and confusing, if not frustrating.

   Ngoài phần dịch ra tiếng Việt những từ và cụm từ quan trọng của mỗi bài học, độc gía cũng có thể tìm thấy ở phần cuối cuốn sách này Bảng Đối Chiếu Song Ngữ Anh-Việt với phần chỉ dẫn để tham khảo. Mỗi từ hay cụm từ được dịch theo nghĩa trong bài. Đây là một dụng cụ tham khảo và học hành rất tốt cho các học viên tiếng Anh là ngôn ngữ thứ hai vì các từ điển song ngữ thường ghi tất cả những nghĩa của mỗi từ ghi trong từ điển. Đôi khi điều này có thể không có hiệu qủa và cũng có thể gây bối rối, và như vậy thì việc kiếm nghĩa thíchhợp có thể trở nên khó khăn nếu không gây bực mình cho các học viên mà tiếng Anh là ngôn ngữ thứ hai.

3) **The Teacher's Guide** contains:

Phần Hướng Dẫn Giáo Sư gồm có:

a) the **Text Overview** describing what is covered in the lesson;

Phần Miêu Tả Ngắn Gọn những điều dạy trong bài học:

b) the **Phrases for Discussion** with a list of phrases that the teacher should take time to cover in order to help the learner understand the concepts in the lesson. These phrases are boldfaced in the lesson for easy recognition and are listed in the Bilingual English-Vietnamese Glossary;

Những Cụm Từ Quan Trọng Để Thảo Luận gồm có bảng những cụm từ mà gíao sư sẽ dùng thì giờ để giải thích có như vậy thì mới giúp người học hiểu được những quan niệm ở trong bài. Những cụm từ này được in chữ đậm để dễ nhận ra trong bài và cũng được ghi trong Bảng Đối Chiếu Song Ngữ Anh-Việt nữa.

c) step-by-step suggestions to teach pre-employment skills such as prereading; use of the bilingual glossary; use of simple language and vocabularies, and basic grammatical structures already acquired in meaningful examples; the use of synonyms and antonyms, prefixes and suffixes; oral and written practices of key vocabularies and concepts, etc.

Những đề nghị theo từng bước một để dạy phương cách chuẩn bị kiếm việc làm chẳng hạn như đọc thoáng qua trước; cách dùng bảng đối chiếu song ngữ, cách dùng ngôn ngữ và những từ đơn giản, các câu văn phạm căn bản đã họ trong những thí dụ có ý nghĩa, cách dùng những chữ đồng nghĩa và những chữ phản nghĩa, tiếp đầu ngữ và tiếp vĩ ngữ, các bài tập nói và viết những từ và quan niệm quan trọng, v.v.

Despite the author's efforts to minimize mistakes and shortcomings, he believes that this book in its present form has plenty of room for improvement. It is hoped that the user of this book will kindly help improve this humble effort by sending suggestions and comments for future revision to the address listed at the end of this preface.

Mặc dù đã có hết sức để tối thiểu hóa các lỗi lầm và nhược điểm của cuốn sách, tác gỉa tin tưởng là cuốn sách này với hình thức hiện nay vẫn còn có thể được cải thiện ở nhiều chỗ. Hy vọng là người dùng cuốn

sách này sẽ vui lòng giúp tác gỉa cải thiện cuốn sách bằng cách gửi tới địa chỉ dưới đây những đề nghị và lời bình phẩm để sửa lại trong tương lai.

All of the IAC's multi-lingual, experienced, ESL instructional staff members were involved in the different phases of the making of the book: input, experience sharing, identification of key vocabularies and/or expressions, test writing, proofreading, editing and field testing, etc. Before their involvement in the project, they received extensive training in the form of a series of workshops conducted by the author, covering a variety of topics including the purpose and contents of the book, the characteristics of the targeted student population, test writing, the Across-the-Curriculum Approach, and various ESL teaching techniques. The staff's involvement was an educational process beneficial to them in terms of professional growth and commitment and also beneficial to all those to whom they will teach ESL and pre-employment skills. Their involvement with the preparation of the book and knowledge of its underlined purposes will certainly help them succeed in their task.

Tất cả các nhân viên ban giảng huấn môn tiếng Anh là ngôn ngữ thứ hai của hội Những Người Mỹ Gốc Đông Dương có nhiều kinh nghiệm và nói được nhiều thứ tiếng khác nhau. Ban giảng huấn này có tham gia vào các giai đoạn khác nhau của việc soạn thảo cuốn sách: cho ý kiến, chia sẻ kinh nghiệm, tìm kiếm các từ và thành ngữ quan trọng, soạn các bài trắc nghiệm, đọc bản thảo, biên tập và thử nghiệm, vân vân... Trước khi tham gia vào kế hoạch này, họ được huấn luyện trong một loạt các buổi hội thảo do tác gỉa hướng dẫn. Trong các buổi hội thảo này có thảo luận về nhiều đề tài khác nhau kể cả mục đích và nội dung cuốn sách, đặc thái của các học viên và cách viết các bài trắc nghiệm, phương pháp "Dùng Các Môn Học Khác Để Dạy Tiếng Anh" và các phương pháp khác nhau để dạy tiếng Anh là ngôn ngữ thứ hai. Sự tham gia của ban giảng huấn là một qúa trình có tính cách gíao dục có lợi cho sự tăng tiến nghề nghiệp và sự tận tâm của ho, cũng như có lợi cho những người mà họ sẻ dạy tiếng Anh là ngôn ngữ thứ hai và khả năng nhập hội. Sự tham gia soạn sách và kiến thức về mục đích của cuốn sách sẽ giúp ban giảng huấn thành công trong nghề nghiệp của họ.

The author wishes to thank the following ESL instructors for their involvement and participation in different phases of this project : Nick Kleinerman, Le Quyen Vu, Heather Long Musselman, Samnang Keo, Hilary Appel, Samuel Moser, John Truong Nguyen and Piros Mar.

Tác gía xin cám ơn những gíao sư dạy tiếng Anh là ngôn ngữ thứ hai sau đây đã tham gia vào các giai đoạn khác nhau trong kế hoạch sọan sách: ông Nick Kleinerman, cô Vũ Lệ Quyên, bà Heather Long Musselman, ông Samnang Keo, cô Hilary Appel, ông Samuel Moser, ông John Truong Nguyễn và cô Piros Mar.

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Tác gía cũng xin cám ơn ông Todd Blumenfeld đã đóng góp vào việc khảo cứu và viết bài, và ông Trinh Đức Thông đã giúp đỡ trong việc dịch ra tiếng Việt.

Despite the efforts of all those involved the author alone is responsible for any mistakes or ommissions in the contents and publication of this book.

Mặc dù những cố gắng của tất cả những nguời nói trên, tác gía xin hoàn toàn chịu trách nhiệm về những lỗi lầm hay những điều thiếu sót trong nội dung cũng và việc xuất bản cuốn sách này.

Last, but not least, heartfelt thanks go to Ms. Cheryl L. Keenan, Director of the Bureau of Adult Basic and Literacy Education, Pennsylvania Department of Education, and her staff for their generous funding, support and encouragement.

Sau hết tác gía cũng xin thành thật cám ơn bà Cheryl L. Keenan, Giám Đốc Văn Phòng Giáo Dục Căn Bản, Học Đọc và Viết Cho Nguời Thành Niên của Bộ Giáo Dục Tiểu Bang Pennsylvania, và nhân viên văn phòng này đã tài trơ một cách rộng luợng, ủng hộ và khuyến khích tác gía.

Without the involvement, encouragement and support of all those mentioned above, this book could not have come together the way it has, and it simply would not exist. Thanks!

Nếu như không có sự tham gia, khuyến khích và tài trợ của tất cả những nguời và cơ quan nói trên thì việc soạn thảo cuốn sách này đã không thực hiện đuợc, nghĩa là cuốn không thể thành hình đuợc.
Cám ơn!

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Teacher's Guide

LESSON 1

THE JOB SEARCH

I. Text Overview

The major goal of this first lesson is to familiarize the students with the "job search process" and the ways they can begin such a job search. Students will be encouraged to formulate their own plan to find a job, utilizing the skills and knowledge which they will acquire in this lesson.

In order to develop "job leads," the teacher should teach the students how to use newspaper "want-ads," in both the larger daily newspapers, as well as the smaller community oriented papers. The process by which students can ask their teachers, counselors, friends and family members for assistance will also be discussed.

Additional resources such as private employment agencies and government job centers will be identified, along with discussions which will serve to describe the particular functions of each.

Developing "job leads" through the preparation and use of inquiry letters and the telephone will be covered, as well as recognizing "help-wanted" signs in store windows, and the skills and strategies necessary to respond to such signs.

II. Key Words and/or Phrases for Discussion

Abbreviations	Abbreviation is a short form of a word or words. For example: **Mr.** for "Mister," **Dr.** for "Doctor," MD for "Medical Doctor," etc.
Apply (to)	To ask for (a job, admission to a school, etc.)
Employment agency	An office or company that finds workers to fill job openings.
Experience	What a person has done or achieved in his/her life.
Government job center	Center run by public employees to provide information on job opportunities.
Job lead	Information on a job opening and/or whom to see and where to go to apply for a job.
Job opening	Job available and needs to be filled.

Job search	The process of looking for a job.
Help Wanted	An ad seeking people to fill job openings.
Telephone directory/book	A book listing telephone numbers and their subscribers.

Yellow page telephone directory/book
A telephone book with yellow pages listing business telephone numbers and their subscribers. Businesses are classified into different categories. Sometimes this directory is simply called the **yellow pages.** There is also a white page telephone directory/book which lists personal telephone numbers and their subscribers. Names of subscribers are alphabetized.

III. Teaching Suggestions

The following are suggested steps to teach each lesson; but, of course, the teacher should use whatever techniques he/she feels comfortable with:

1. first, the student should be given enough time to skim over the whole lesson in order to have some idea of the contents of the lesson;
2. using simple language, summarize the main theme(s) of the lesson as well as its objectives;
3. encourage the student to study the **Key Words and Their Vietnamese Translations;**
4. teach the lesson using different techniques such as the use of antonyms, prefixes and suffixes, oral and written practices of key vocabularies and concepts, information questions with "what," "who," "why," "when," "how," etc. Furthermore, capitalize on the vocabularies already learned, grammatical structures and concepts when teaching new vocabularies and concepts in a meaningful context, using examples or sentences to make a point or explain the lesson;
5. review what has just been taught;
6. go over the **Phrases for Discussion;**
7. administer tests and give feedback as soon as possible;
8. praise the student for his/her effort to learn.

LESSON 1

THE JOB SEARCH

I. Objectives:

In this lesson you will learn how to look for a job, and how to begin a personal "**job search**" plan. You will learn:

1. How to look in the "**help-wanted**" **section** of the newspaper;
2. How **private employment agencies** or **government job centers** can help;
3. How to find "**help wanted**" **signs** in stores;
4. How to ask friends, family members, teachers and counselors about jobs;
5. How to find jobs by writing letters and using the telephone.

II. Key Words and Their VietnameseTranslations

Abbreviation chữ viết tắt
RN is the abbreviation of "registered nurse".

Ad (advertisement) quảng cáo
Paul answered the ad in the newspaper.
The company placed an advertisement in the yellow pages.

Agency cơ quan
The United Way is a non-profit agency.

Application đơn xin việc làm
The restaurant manager asked me to fill out an application for the job.

Approach tới gần, phương cách, phương pháp
As the car approached the intersection of Broad and Spring Garden streets, it slowed down.

Available sẵn sàng, có sẵn
Let me know when you are available to start work.

Charge (to) tính tiền, phí tổn, tốn, trừ phí tổn
The bank charges a fee for cashing his check.

Compile soạn, làm ra
The teacher compiled a list of all her students for her record.

Contact tiếp xúc
The employment agency said they would contact me tomorrow.

Earn (to) kiếm tiền
As a cleaning woman, she earns $8.50 an hour .

Employment việc làm
You can look for possible employment in the want-ads in the newspaper

Experience kinh nghiệm
Some jobs require that you have previous experience.

Fee lệ phí
They charge a fee for their services.

Fill out (to) điền
When you apply for a job, there are usually many forms to fill out.

Government chính phủ
The government employs thousands of people.

Hiring mướn người làm
The new store is hiring new cashiers.

Impress (to) làm cho người ta phục
Dressing nicely will impress the job interviewer.

Information tin tức, chi tiết
Make sure all the information on your application is correct.

Inquiry hỏi dò tin tức
Nobody answered my inquiry about the job.

Interest ý thích, muốn
Do you have any interest in being an accountant?

Misunderstand hiểu lầm
The instructions are simple so that nobody will misunderstand them.

Neighborhood khu gia cư, xóm giềng
Many different people live in our neighborhood.

Notice (to) thấy, chú ý, để ý
She noticed the advertisement in the circular.

Plan (to) dự tính, dự định
Do you plan to go to college someday?

Private riêng tư
Employees have their own private entrance to the building.

Process phương sách, sự tiến triển
The hiring process will begin tomorrow.

Represent (to) đại diện
The tall salesman represents U.S. Healthcare.

Require (to) đòi hỏi
You are required to wear a tie and jacket to a job interview.

Serve (to) phục vụ, làm cho
The waitress will serve us our dinner.

Service dịch vụ
The service representative should be able to help you with your problems.

Sign bảng, dấu hiệu
You cannot miss the company sign on the building.

Skill khả năng, tài năng, chuyên môn
Some jobs require that you have a specific skill.

Source nguồn
The newspaper is a good source of information.

Specialize (to) chuyên môn
If you want to be an expert in your field, you should specialize.

Valuable gía trị
Diamonds are considered valuable.

III. The Job Search

Almost everyone has to look for a job at some time in his/her life. Looking for a job is not always easy, and many people say that looking for a job is really a job itself. But if you take time to **plan** your "job search," and think about all of the different ways to find **"job leads,"** your search will be a lot easier. Some of the more common **approaches** to finding jobs are described below.

A. "HELP-WANTED" ADS

The first and maybe the easiest place to start your **job search** is the "help-wanted" ads in the newspaper. As you read through the want-ads, you will be able to find out a great deal about the jobs that are **available** in your city or town, what types of **skills** are **required**, and how much you will **earn** if you work in a particular job.

Want-ads are often written with a lot of **abbreviations**. It is important that you understand what these abbreviations of the complete words mean. You will find a list of abbreviations at the end of Lesson 2: "How to Use the Want-Ads to Find a Job," on page 2-11.

B. PRIVATE EMPLOYMENT AGENCIES AND GOVERNMENT JOB CENTERS

You should understand that not all want-ads **represent** a job lead, and that some want-ads are placed by **private employment agencies** which will ask you to pay a fee before they will even talk to you.

Speaking to someone at a private employment agency is another good way to find a job. In fact, as you read the want-ads you may **notice** that the ads placed by private employment agencies can sometimes be **misunderstood**. These agencies **specialize** in finding jobs for people, and they **charge a fee** for their **service**. Sometimes the company that does the **hiring** pays the fee to the employment agency, and sometimes the person looking for the job has to pay the fee. Therefore, it is very important to find out if you must pay the fee before you spend a lot of time with an agency.

Government job centers are very similar to private employment agencies. These centers also specialize in finding jobs, but usually there is no **charge** for their service.

C. "HELP-WANTED" SIGNS

Many times, when a company or store has a **job opening,** it puts a **help-wanted** sign in its window or outside its building, instead of paying an agency or placing an ad in the newspaper.

As you walk down the street or drive through the city or your **neighborhood,** look to see if there are any "help wanted" signs. If you see a sign, you can walk in and **inquire** about the job opening, or you can write down the phone number and call the company as soon as possible because the **job opening** could be filled by the time you call.

D. FRIENDS, FAMILY MEMBERS, TEACHERS AND COUNSELORS

Very often your friends and family can be your best **sources** for job leads. Ask them if there are job openings where they work, or if they have friends who may know of any job openings. Also, your teachers and counselors can be a **valuable** source of information about job openings.

As you ask these people, write down the names, addresses, and phone numbers of the companies or stores where they work. It is often helpful to use "Job Lead Cards" to write down this **information**. Samples of "Job Lead Cards" are provided at the end of this lesson.

Even if there are no job openings at the present time, it may be helpful to **contact** these companies anyway. You never know when a job may become available.

E. WRITING LETTERS AND USING THE TELEPHONE

As you begin to **compile** a list of the various companies in your city or town, you may find it helpful to telephone some of these companies or write letters to them. Although there may not be any jobs **available** at the time, you should tell the company a little about yourself and that you are available. You may find that if a company is **impressed** with your **interest** in it, the company may invite you to fill **out an application.**

This will also **serve** as a good learning **experience** for you. The more companies you contact, the more confident and comfortable you will become with the job search **process.**

And, of course, there are other ways to look for a job successfully, such as the use of the **yellow page telephone directory**. Use any approach that you feel comfortable with.

IV. Phrases for Discussion

Employment agency	cơ quan kiếm việc làm
Government job center	trung tâm kiếm việc làm của chinh phủ
Help Wanted	cần người làm
Job lead	tin tức giúp kiếm việc làm
Job opening	cần người làm việc
Job search	kiếm việc làm
Telephone directory	sổ điện thoại
Yellow page telephone directory	sổ điện thoại thương mại

V. Tests

1. Circle the best answer.

Example:

For most people, looking for the right job :

a. is not always easy. **(best answer)**
b. is not difficult.
c. does not need preparation.
d. can be fun.

1.1. You can use private employment agencies to find work. You can also use "help-wanted" ads or signs. These are some of the more common:

a. experiences.
b. approaches
c. interests.
d. skills

1.2. To look for employment, it is helpful to compile:

a. the names of your friends.
b. a list of companies in your city or town.
c. a list of service fees.
d. a list of your interests.

1.3. You must carefully read any ______ you are required to sign.

a. information.
b. documents
c. abbreviations
d. fee.

1.4. If a company is impressed with you, it may:

a. help you in your job search.
b. ask you to fill out a job application.
c. require you to pay for the cost of the "help-wanted" ad.
d. ask you to wait for new job openings.

1.5. In your job search, teachers and counselors:

a. can be a valuable source of information about job openings.
b. can give you a job.
c. are the only source of information about job openings.
d. can ask the employer to give you a job.

2. Fill in each of the blanks with the best word or phrase below:

application
charge
employment agencies
sign
hiring
interest
contract
job leads
telephone book
contact
neighborhood
experience
job leads
source
telephone directory

Example:

The employer usually requires the job applicant to fill out a job _____________. **(Application)**

2.1. If a company is considering _____ someone, it will ask this person to fill out a job application.

2.2. Some private employment agencies _________ a fee to job applicants for their service.

2.3. Be careful if the employment agency asks you to _______ a document or a ___________.

2.4. If you work for 4 years , then you have 4 years of work _________.

2.5. ____________ advertise job openings in the newspaper.

2.6. If the company is interested in you, it will ________ you.

2.7. If you show _________ in a company, it may invite you to fill out an application.

2.8. If a store puts a help-wanted sign in its window, then it is ______.

2.9. Newspapers are not the best _____ for __________. Your friends and family are.

2.10. Check the stores in your __________ to see if they are hiring.

3. Fill in each of the blanks on the left column with the best answer on the right column.

3.1. ___**abbreviation**	a. Mgt., Hr., Mon., are examples of ____.
3.2. ___**available**	b. to reach, to get in touch with.
3.3. ___**contact**	c. steps in doing something.
3.4. ___**impress**	d. to give a good impression.
3.5. ___**earn**	e. job available and needs to be filled.
3.6. ___**"help-wanted"**	f. to make money.
3.7. ___**inquiry**	g. an ad seeking people to fill job openings.
3.8. ___**employment agency**	h. seeking information.
3.9. ___**job opening**	i. ready for use, ready for work.
3.10. __**process**	j. a company that looks for workers to fill job openings.

Teacher's Guide

LESSON 2

HOW TO USE THE WANT - ADS TO FIND A JOB

I. Text Overview

In this lesson, students will examine newspaper want-ads in greater detail.

Actual newspapers will be used. Students will learn how to locate the want-ads by using the newspaper index, and be able to identify the want-ads under the various titles such as "classified," "want-ads" or "help-wanted ads." They will also learn the abbreviations commonly used in want-ads.

Students will learn how to read the want-ads and evaluate a particular advertisement in terms of : 1. the job offered; 2. the skills required; 3. the hours of employment; 4. the rate of pay and benefits; and 5. the manner and time-frame in which the applicant must respond.

In addition, students will learn how to recognize ads which require payment of fees or other costs and which frequently do not really offer employment.

II. Key Words and/or Phrases for Discussion

Advertisement	Public notice or annoocement in the press, on TV or radio, etc.
"Classified" section	A section of the newspaper listing classified ads
Daily basis	Every day
Employment agency	An agency that provides employment service
In person	face-to-face, physically present
Job available	There is a job to be filled
Job opening	Job available and ready to be filled.
Skill	Ability to use one's knowledge; dexterity
Training course	Program of training for a particular job

III. Teaching Suggestions

The following are suggested steps to teach each lesson, but of course the teacher should use whatever techniques he/she feels comfortable with:

1. first, the student should be given enough time to skim over the whole lesson in order to have some idea of the contents of the lesson;
2. using simple language, summarize the main theme(s) of the the lesson as well as its objectives;
3. encourage the student to study the **Key Words and Their Vietnamese Translations;**
4. teach the lesson using different techniques such as the use of synonyms, antonyms, prefixes and suffixes; oral and written practices of key vocabularies and concepts; information questions with "what," "who," "why," "when," "how," etc. Furthermore, capitalize on the already learned vocabularies, grammatical structures and concepts in teaching new vocabularies and concepts in meaningful contexts, using examples or sentences to make the point or explain the lesson;
5. review what has just been taught;
6. go over the **Phrases for Discussion;**
7. administer tests and give feedback as soon as possible;
8. praise the student for his/her effort to learn.

LESSON 2

HOW TO USE THE WANT - ADS TO FIND A JOB

I. Objectives:

In this lesson you will use actual newspapers and learn how to:

1. locate the "want-ads" in the proper **section** of the newspaper;
2. learn common **abbreviations** and the different titles used to identify want-ads, such as **classified** and **help-wanted** ads;
3. learn how to read and understand what job is being offered and its **requirements** in terms of education, skills, hours, etc.;
4. respond to a want-ad;
5. **respond to** the want-ads although they do not offer immediate employment.

II. Key Words and Their Vietnamese Translations

Abbreviation chữ viết tắt

The abbreviation for the United States of America is U. S. A.

Advertise (to) quảng cáo

Many businesses advertise in the Yellow pages.

Advertisement/ad bài quảng cáo
See lesson #1

Announce (to) thông cáo, thông báo

The telephone company announced that it has many job openings.

Available có sẵn, sẵn sàng

See lesson #1

Avoid (to) tránh

It's best to avoid jobs that do not pay minimum wage.

Basis căn bản

They will hire you on the basis of your experience.

Case trường hợp

Each case is treated individually.

Certain chắc chắn, nào đó

I am certain that you will get the job.

Classified xếp loại, xếp hạng

The classified section of the newspaper lists available jobs.

Company công ty

A big company has many employees.

Contain (to) chứa đựng, gồm có

The telephone directory contains many telephone numbers.

Costly đắt, tốn tiền

Health care is costly.

Course môn học, lớp học

You may want to take a course in English to improve your language skills.

Depend upon (to) tùy thuộc

Your manager depends upon you to complete the project in time.

Describe (to) diễn tả

Matt described all the things he does each day at work.

Education giáo dục

A good education is required if you want a good job.

Expense phí tổn

Some jobs require that you purchase uniforms at you own expense.

Fee tiền phí tổn, lệ phí

The registration fee is quite reasonable.

Find out (to) tìm thấy, kiếm thấy

Glen called to find out when he could start his new job.

Foundation căn bản, nền móng

Good skills are an important foundation for employment.

Helpful giúp ích, có lợi

A job counselor can be very helpful when you don't know where to find work.

Interest chú ý, liên quan tới, liên hệ tới

See Lesson #1

List (to) ghi (sổ), ghi tên

The phone book lists the numbers of telephone subscribers.

Locate (to) địa điểm, tìm thấy, định vị trí

A job center can help you locate a job.

Look for (to) tìm kiếm

He wants to look for a two-bedroom apartment.

Notice (to) nhận thấy, để ý

See lesson #1

Offer (to) cho, tặng

If the job offers a good salary, take it.

Opportunity cơ hội

There are many employment opportunities which are not advertised.

Particular đặc biệt

It is best for you to find a job which uses your particular skills.

Popular bình dân, nhiều người thích

Engineering is a popular career these days.

President chủ tịch, tổng thống

The President of the United States is Clinton.

Profit lời, lợi ích

A company is in business to make a profit.

Provide (to) cung cấp, đem lại

Most jobs provide health care and other benefits.

Reader độc giả

A good secretary must be a good reader and speller.

Represent (to) đại diện, tiêu biểu

See lesson #1

Require (to) đòi hỏi

See lesson #1

Requirement sự đòi hỏi

The requirements for the job are listed in the job description.

Respond (to) đáp lại, trả lời

Laura responded to the ad immediately, and as a result she got the job.

Response sự đáp lại, câu trả lời

Forty people sent in a response to the ad.

Section phần, đọan, khúc

The classified section of the newspaper lists many different jobs.

Situation tình hình, vị trí

The situation in his country seems to be getting worse.

Skill khéo tay, tài làm việc

See lesson #1

Training huấn luyện

There are many schools that offer job training.

Tricky lắt léo, thủ đoạn, lừa dối

He is quite tricky because he does not always tell the truth.

Unpleasant khó chịu, không vui thích

I do not want to go through his experience because it is quite unpleasant.

III. Reading Want - Ads

To **look for** a job, you should begin your "job search" with the newspaper want-ads. **Ad** is the shortened form of the word "**advertisement.**"

Want-ads are found in almost every newspaper. In most **cases**, want-ads will be found in the "**Classified**" **Section** of the newspaper.

For a **company** with a **job opening**, want-ads are very **popular** because with little time and **expense**, it can **announce** to many people that there is a **job available** in the company. The company can also say in its ad exactly what type of job it is **offering**; what **skills** or **education** is **required**; and how much it will pay.

For a person looking for a job, the want-ads are also very **helpful**. An ad sometimes tells the **reader** where the company is **located**, how to respond to the ad **in person**, by telephone, or by letter, and the date when the **response** must be made.

Because the company pays for the ad based on the number of lines it **contains**, and because the company wants to **provide** so much information, want-ads are written with a lot of shortened words called **abbreviations**; for example, **pt** (part-time), **empl.** (employment), etc. Therefore, it is very important that you learn and understand the meanings of these abbreviations in order to fully understand what the company is trying to tell you in its ad. A list of common abbreviations will be provided at the end of this lesson.

As you begin to read the want-ads, you will notice that some of the want-ads are different, and do not give information about one particular job.

Sometimes want-ads provide the reader with information about a certain private employment agency. This is just one way these agencies advertise their services.

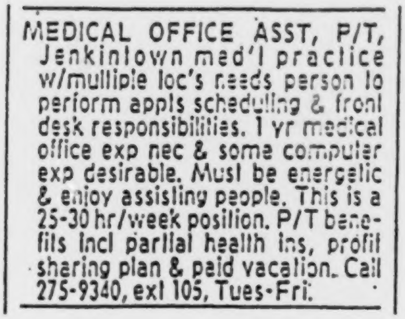
However, sometimes certain ads describe a lot of job openings, but you are asked to call a phone number in another state or write for more information.

Depending upon what your interests are, or where you want to work, these ads can be very helpful. But these ads can also be very tricky. If you call a telephone number listed in an ad, and the person who answers your call asks you to send a certain amount of money known as a fee, then be careful. Also, you might call a number, and they tell you that they will hire you, but first you must pay for a special training course. Again, be very careful.

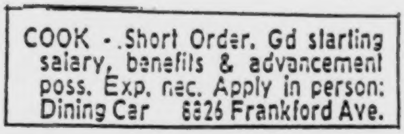
If you are interested in the above services, it is a good idea to ask a friend or a family member about the above situation before you do anything else. Sometimes the ad may describe a good opportunity for employment. Unfortunately, in most cases, you will spend a lot of money and find out that it is not exactly what the ad describes.

The best way to avoid these unpleasant and costly situations, and get the most out of the want-ads, is to read the want-ads on a daily basis, and to be sure to learn what all of the abbreviations represent.

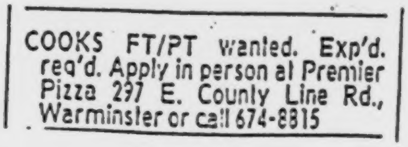
The following are some examples of newspaper want-ads:



MEDICAL OFFICE ASST, P/T, Jenkintown med'l practice w/multiple loc's needs person to perform appts scheduling & front desk responsibilities. 1 yr medical office exp nec & some computer exp desirable. Must be energetic & enjoy assisting people. This is a 25-30 hr/week position. P/T benefits incl partial health ins, profit sharing plan & paid vacation. Call 275-9340, ext 105, Tues-Fri.



COOK - .Short Order. Gd starting salary, benefits & advancement poss. Exp. nec. Apply in person: Dining Car 8826 Frankford Ave.



COOKS FT/PT wanted. Exp'd. req'd. Apply in person at Premier Pizza 297 E. County Line Rd., Warminster or call 674-8815

ADMINISTRATIVE ASSISTANT

Duties include both administrative and secretarial. Must possess excellent interpersonal, typing (50+WPM), computer/PC (WordPerfect, Lotus minimum requirement), organizational, and communication skills. Must have initiative, ability to work independently. At least 3 yrs. sec/admin asst exp. preferred.
Competitive and comprehensive benefits package. Salary based on experience and performance.
Qualified applicants should submit resume with salary requirements to:

Personnel Director
THE REPORTER
307 Derstine Avenue
Lansdale, PA 19446
NO PHONE CALLS PLEASE
An Equal Opportunity Employer

We recognize and appreciate the benefits of diversity in the workplace. People who share this belief or reflect a diverse background are encouraged to apply.

CLERICAL
PERSONNEL ASSISTANT

Ft Washington company seeks F/T Personnel Asst for lite typing, record keeping, & call screening/reception. Excel bnfts. Send cover letter resume & salary req to:

Personnel, PO Box 1447,
Ft. Washington, PA 19034

ASSISTANT CONTROLLER: Need MBA in Finance, 1 yr exp w/ABS, Quicken 6, WordPerfect 5.1, DEP 4, Label Master, Lotus & Norton Util, 1 yr exp as Asst Controller resp for financial statements, budgets, repts, tax returns, etc. $28,500/yr. 40 hrs/wk. Send resume to PA Job Center at 1200 New Rogers Rd, Bristol, PA 19007. Job Order No. 4540592.

ASSISTANT MANAGER

Large, fast-paced, multi-family property seeks highly motivated, goals-oriented individual. Position requires 2 yrs on-site exp w/computer training in Rent Roll and AP/AR. Send resumes immediately to:
PNI 3450, PO 13010 Phila PA 19101

MEDICAL OFFICE ASST, P/T, Jenkintown med'l practice w/multiple loc's needs person to perform appts scheduling & front desk responsibilities. 1 yr medical office exp nec & some computer exp desirable. Must be energetic & enjoy assisting people. This is a 25-30 hr/week position. P/T benefits incl partial health ins, profit sharing plan & paid vacation. Call 275-9340, ext 105, Tues-Fri.

COOKS FT/PT wanted. Exp'd. req'd. Apply in person at Premier Pizza 297 E. County Line Rd., Warminster or call 674-8815

COOK - Short Order. Gd starting salary, benefits & advancement poss. Exp. nec. Apply in person: Dining Car 8826 Frankford Ave.

BOOKKEEPER sm. N.E. Mfg. chemical co. is seeking indiv. to work in a diverse, exciting, and challenging environment. Successful candidate should have strong acctg.& computer abilities. F/benefits & competitive sal. Resume to:po box 8936, Phila, Pa 19135.

DRIVER F/T & P/T
Immed openings for full time drivers w/own car, van or pick up. Earnings of $700-$1000 per week. Part time positions also avail for days, nites, weekends. Apply in person at 100 Naamans Rd., Unit 2-B, Claymont, Delaware 19703

DISHWASHER
F/T prof'l person needed in restaurant w/friendly atmosphere, good working conds & good pay. Transp nec. P/T wkend pos also open. Great for students. 641-0484

IV. Phrases for Discussion

"Classified" section đoạn báo xếp loại công việc
Daily basis trên căn bản hàng ngày
Employment agency cơ quan kiếm việc làm
Help-wanted kiếm người làm việc
Immediate employment bắt đầu làm ngay
In person đích thân
Job available có việc, kiếm người làm
Job opening kiếm người làm việc
Job requirement điều kiện công việc đòi hỏi
Training course lớp huấn nghệ

V. Tests

1. Circle the best answer.

Example:

In most cases, want-ads can be found:

a. at school.
b. in the "classified" section of the newspaper. **(Best answer)**
c. at the post office.
d. in a restaurant.

1.1. A want-ad announces that jobs are ______.

a. classified
b. available
c. private
d. advertised

1.2. You must be careful when an employment agency:

a. asks you to send a certain amount of money for its service.
b. does not list any particular job.
c. advertises many different jobs.
d. tells you to contact them.

1.3. Reading the want-ads daily and understanding the abbreviations will help you:

a. respond to the want-ads quickly.
b. become a good employee.
c. discover tricky situations.
d. examine the company you want to work for.

1.4. Want-ads can tell you:

a. how much the employer paid for the ad.
b. how to understand your skills and education better.
c. what the abbreviations mean.
d. none of the above.

1.5. A want-ad lists:

a. the requirements for the job.
b. the training course you will have to pay for.
c. the cost of the ads.
d. the name of the **president** of the company.

1.6. Private employment agencies:

a. advertise their job openings.
b. are in business for themselves, and charge a fee for their service.
c. will train you for the jobs they advertise.
d. will decide to give you a job.

1.7. Want-ads can be found:

a. in the "Classified" Section of the newspaper.
b. on the front page of the newspaper.
c. anywhere in the newspaper.
d. nowhere in the newspaper.

1.8. In its ad, the company can indicate:

a. that there is a job available.
b. what kind of job it is offering.
c. what the requirements are.
d. all of the above.

1.9. The companies that offer jobs:
a. require that you pay for their want-ads.
b. usually indicate what skills or education is required.
c. give job interviews to all applicants.
d. all of the above.

1.10. Abbreviations in want-ads are necessary because:

a. the company that places the ad wants to save you money.
b. the abbreviations are required by the newspaper.
c. the company that places the ad wants you to learn these abbreviations before it hires you.
d. none of the above.

2. Fill in each of the blanks on the left column with the best answer on the right column.

1. ____ **advertise**	a. specific, not general
2. ____ **basis**	b. doing business to make profits

3.____ **reader**
4. ____ **to respond**
5. ____ **particular**
6. ____ **fee**
7. ____ **situation**
8. ____ **information**
9. ____ **company**
10. ___ **to depend on**

c. charge for professional service
d. to call public attention to
e. cannot happen without
f. to answer
g. foundation
h. news or knowledge
i. a person who reads
j. condition or state of affairs

3. **Fill in each blank with the best word or phrase below.**

job openings
announce
look for
requirements
daily basis
classified
training course
represent
expense
interest
opportunities
services

Example:

The newspaper want-ads usually advertise ______________. **(job openings)**

3.1. The want-ads advertise ________________.
3.2. The best place to _________ jobs is the _________ section of the newspaper.
3.3. The company pays for the ________ of the ads.
3.4. The want-ad usually indicates the _________ for the advertised job.
3.5. By using the newspaper ads, the company can ________ to many people that there is a job opening.
3.6. To look for a job, you should read the classified section of the newspaper on a __________.
3.7. Sometimes you have to pay for the __________ of a private employment agency.
3.8. It is important for you to learn what the abbreviations ________.
3.9. Employers announce employment __________ in help-wanted ads.
3.10. If you do not have the required skills, the employer may ask you to take a _________ before you can be employed.

LIST OF COMMON ABBREVIATIONS

&	and	clk.	clerk
A.M. / AM	morning	co.	company
aft.	after	cond.	conditions
apt.	appointment	const.	construction
bet.	between	cty.	city
bgn.	begin or beginning	dept.	department
bldg.	building		
bus.	business		

elec.	electric
empl.	employment
empl.	employee, employer
eqpt.	equipment
etc.	and so on
eves.	evenings
exc.	excellent
exp.	experience
ext. or X	extension
ftr.	future
gd.	good
gen.	general
grad.	graduate
hqtrs.	headquarters
hr.	hour
hrly.	hourly
hvy.	heavy
incl.	including
ind.	industrial
jr.	junior
loc.	located
lt.	light
lv.	leave
mach.	machine
maint.	maintenance
manuf.	manufacture
manuf.	manufacturer
manuf.	manufacturing
mech.	mechanic, machine
mfct.	manufacture
mfr	manufacturer
mfr.	manufacturing
mfr.	manufacture
min.	minimum
mo.	month
nec.	necessary
op. or oper.	operator
P.M./PM	afternoon or evening
pd.	paid
pt. /p.t.	part-time
refs.	references
req.	requirement
sal.	salary
secy.	secretary
sh.	shorthand
temp.	temporary
trnee.	trainee
typ.	typing or typist
w.	with
wk.	week or work
wkr.	worker
work.	worker
wpm.	words per minute
yr.	year

Teacher's Guide

LESSON 3

FILLING OUT A JOB APPLICATION

I. Text Overview

In this lesson, students will examine the various job application forms generally used by companies for their prospective job applicants.

Using actual application forms, the students will learn the meanings of the various words and phrases commonly found on applications, as well as the necessity of following the instructions on the forms.

By working with a number of different formats, students will learn to recognize how different words, phrases and symbols may be used to request the same information.

At the conclusion of the lesson, students will have acquired the skills and self-confidence necessary to properly complete a job application, in a number of different formats, and within a reasonable amount of time.

II. Key Words and/or Phrases for Discussion

Application	Form used in making a request.
Background	The total experience, knowledge and education of a person.
Complete address	Includes the street address (house number, name of the street or road, apartment number (#), if any), city/town, state and zip code.

Example:

4936 Old York Road, # 12
Philadelphia, PA. 19141

House number: 4936
Name of the street or road: Old York Road
Apartment number: 12 (number : #)
City/town: Philadelphia
State: PA (Pennsylvania)
Zip code: 19141

Educational background	what you have learned at school and the degree or diploma that you have received.
Financial situation	status regarding debts, credit standing, possessions, money, property, jewelry, etc.
First impression	What people think of you when they meet you the first time.
Employment history	What job(s) you have had in the past.
Not applicable (N/A)	Not relevant to your situation (You cannot answer this question)
Personal limitation	A physical handicap, disability or disadvantage.
Personal question	Question about you and your own life.
Prospective employer	The employer that may give you a job.

III. Teaching Suggestions

The following are suggested steps to teach each lesson, but of course the teacher should use whatever techniques he/she feels comfortable with:

1. first, the student should be given enough time to skim over the whole lesson in order to have some idea of the contents of the lesson;
2. using simple language, summarize the main theme(s) of the lesson as well as its objectives;
3. encourage the student to study the **Key Words and Their Vietnamese Translations;**
4. teach the lesson using different techniques such as the use of synonyms, antonyms, prefixes and suffixes, oral and written practices of key vocabularies and concepts, information questions with "what," "who," "why," "when," "how," etc. Furthermore, capitalize on already learned vocabularies , grammatical structures and concepts in teaching new vocabularies and concepts in a meaningful context, using examples or sentences to make the point or explain the lesson;
5. review what has just been taught;
6. go over the **Phrases for Discussion;**
7. administer tests and give feedback as soon as possible;
8. praise the student for his/her effort to learn.

LESSON 3

FILLING OUT A JOB APPLICATION

I. Objectives:

In this lesson, you will:

1. Become **acquainted** with different job **application** formats;
2. Learn how to complete the different applications;
3. Understand the importance of the job application to the employer;
4. Understand the necessity of completing the application neatly and in accordance with the **instructions** given.

II. Key Words and Their Vietnamese Translations

Acquaint (to) làm quen với

Mitch acquainted himself with the new neighborhood by walking around in the streets.

Applicant người đứng đơn

All applicants for the jobs are required to respond by Monday.

Application đơn xin

See lesson #1

Apply (to) xin (việc làm)

Students should apply to college early in the year.

Background căn bản (học thức, kinh nghiệm)

Because he has a good background in computers, IBM hired him.

Blank chổ trống, đoạn trống

Fill in all the blanks on the application.

Circle gạch vòng tròn

Circle the correct answers.

Comfortable thoải mái, dể chịu

That couch was so comfortable, I fell asleep.

Consider xem xét, cứu xét

They are considering hiring two women for the jobs.

Financial tài chính, tiền nong

Because he has a high paying job, he is in good financial standing.

Goal mục đích

Cathy's goal is to have a job by September.

Impression cảm tưởng, cảm nghĩ

You'll make a good impression if you wear a suit and a tie to the interview.

Instruction lời dạy, điều bảo làm

Read the instructions before you begin the test.

Limitation giới hạn

Despite her limitations, the blind woman graduated at the top of her college class.

List bảng liệt kê

See lesson #2

Messy dơ dáy, nhớp nhúa, lộn xộn, không gọn gàng

Shelly's application was messy so she rewrote it.

Nickname biệt hiệu, biệt danh, tên riêng

William's nickname is Billy

Offensive làm phật lòng, chạm tự ái

Curse words are offensive.

Overlook bỏ qua, không nhìn thấy

Her tardiness was overlooked because her child was sick.

Permit (to) cho phép

You are permitted to take two suitcases on the airplane.

Personal cá nhân, riêng tư

The interviewer cannot ask you a personal question such as "how much do you weigh"?

Prospective thuộc về tương lai, có thể xảy ra trong tương lai

Len has a long list of prospective employers that might offer him a job.

Purpose mục đích

The purpose of an interview is for an employer to choose the best candidate.

Race nòi giống, chủng tộc

People of many different races live in the United States.

Reference người cho biết chi tiết, tin tức

References help the prospective employers check the work history and background of the candidate.

Refuse (to) từ chối

The interviewer refused to see Paul because he arrived late.

Religion tôn giáo

Is your religion Christian or Buddhist?

Self-confidence tự tin

Janet had a lot of self-confidence because she knows what she is good at.

Specifically nhất là, đặc biệt

I specifically told you not to wear earrings to the job interview.

Suggestion đề nghị

My suggestion is that you change your attitude.

Type loại

He is not the type of man Lisa is looking for.

Untidy lộn xộn, không gọn gàng

After walking through the rain, his appearance was untidy.

III. Filling Out a Job Application

The employer's main **purpose** in having you fill out an **application** is to obtain important information about you. However, employers will often use the job application form to find out a great deal more about you and about the type of work you are able to do well.

If you fill out the job application neatly and completely, this will give the employer a good **first impression**. On the other hand, if you do not fill it out completely, and if it is messy or has a number of mistakes, this will give the employer the impression that you are a **messy** or **untidy** person, and that your work will also be messy and untidy.

Before even talking to you, the employer can form an impression of how well you know English simply by looking at your job application.

The application usually has many different questions about you, your **educational background, employment history** or work experience, skills, etc. While most job applications ask for the same information, some applications use slightly different ways to achieve the same **goal**. Sometimes you will be asked to answer the questions by putting a **circle** around the correct answer. On other applications you will be asked to write out the correct answer. On some applications, you will be asked to write your first name first, while on other applications you will be asked to write your last name first. On almost every application you will see the **instructions** "Please Print or **type**", and it is very important that you do so.

The job application can tell a **prospective employer** a great deal more about the **applicant** than simply the information provided. Therefore, it is very important that you follow the instructions on the application form and fill out the application as neatly and completely as possible. Listed below are some additional **suggestions** for completing application forms:

- Always fill out a job application with a pen. If you are **permitted** to take the application home with you, type the application if possible.
- Answer every question. If the question does not **apply to** you, fill in the **blank** area with the words "**Not Applicable**" or the abbreviation "N/A". In this way you are indicating that you did not **overlook** a question.
- Always use your correct name. Do not use a **nickname** unless it is **specifically** requested.
- Always provide your complete address including your zip code.
- Always be prepared to **list** two (2) or three (3) **references**, and remember to write down their telephone numbers and addresses. Ask them to serve as references before using their names.
- Make certain that all words are spelled correctly.

In general, United States law does not **permit** employers to ask you questions about your **race**, your **religion**, your **financial situation** or certain other very **personal questions** or **limitations**. However, many job applications still request this information, and in some situations, if you **refuse** to answer these questions, the employer may simply refuse to **consider** your application. Therefore, only answer the questions you feel **comfortable** with or questions that are not too personal or **offensive** to you.

IV. Phrases for Discussion

Application đơn xin

Background căn bản (học thức, kinh nghiệm)

Complete address địa chỉ đầy đủ chi tiết gồm có số nhà, tên đường, số phòng (apartment), tên tỉnh hay thành phố, tên tiểu bang và số bưu điện (zip code).

Example:

4936 Old York Road, # 12
Philadelphia, PA. 19141

House number (số nhà): 4936
Name of the street or road (tên đường) : Old York Road
Apartment number (số phòng) : 12 (number : #)
City/town (tỉnh hay thành phố) : Philadelphia
State (tiểu bang) : PA (Pennsylvania)
Zip code (số bưu điện) : 19141

Complete address địa chỉ đầy đủ chi tiết
Educational background căn bản học vấn
Employment history lịch sử công ăn việc làm
Financial situation tình hình tài chính
First impression cảm tưởng đầu tiên
Not applicable (N/A) không áp dụng, không liên quan
Personal limitation giới hạn cá nhân
Personal question câu hỏi về đời tư
Prospective employer có thể là chủ nhân trong tương lai

V. Suggested Activities:

1. Presentation of the 3 basic application formats (to be found at the end of this lesson).
2. Discussion of the text and the **Key Words and/or Phrases** in the applications.
3. Discussion of how an application is prepared properly and neatly.
4. Preparation of job applications by students.

VI. Tests

1. Fill in each of the blanks below with T (True /Correct) or F (False /Wrong).

Example:

T The job application helps the employer obtain information about the applicant. (T)

1.1. __ There are different types of application forms. Most of them ask for more-or-less the same information.

1.2. __ You do not have to fill in all the blanks.

1.3. __ You have to write down a complete address in a job application.

1.4. __ It is okay to use a red pen or pencil to fill out an application.

1.5. __ Always sign the application.

1.6. __ "N/A" stands for "Not-Applicable."

1.7. __ You can name your family members as references.

1.8. __ By looking at the job application the employer can learn more about the applicant than simply the information provided.

1.9. __ The job application rarely asks about employment history.

1.10.__ Neatness is not really important when filling out the employment application.

2. Fill in each of the blanks with the best word or phrase below:

educational background
financial situation
prospective employer
not applicable (N/A)
first impression
personal questions
employment history
suggestions
overlook
type
purpose
references

Example:

U.S. laws do not allow prospective employers to ask ____________.
(personal questions)

2.1. Job applications usually ask you to print or _________the information.

2.2. The status regarding what you owe or possess indicates your ________ ________________.

2.3. __________ means what people think of you when they meet you the first time.

2.4. If the employer wants to know what jobs you have had, he/she wants to know your ____________.

2.5. The __________of the job application is to find out about your employment history and ___________.

2.6. If you cannot answer any questions on the job application because they are not relevant to you, then you write ___________.

2.7. If the employer wants to get more information about the job applicant, he can contact ____________.

2.8. If you do not know how to handle a certain situation it is always a good idea to ask for ____________.

2.9. The applicant should not _________ any question on the job application.

2.10. The employer that asks you to fill out a job application is a_________.

3. **Fill in each of the blanks on the left column with the best letter from the right column.**

3.1. ___**suggestion**
3.2. ___**employment history**
3.3. ___**overlook**
3.4. ___**financial**
3.5. ___**instruction**
3.6. ___**purpose**
3.7. ___**previous**
3.8. ___**goal**

a. this has something to do with money.
b. showing how to do certain things.
c. what you plan to accomplish.
d. before.
e. advice or what people tell that you should do.
f. it has something to do with the job(s) you have had in the past.
g. the reason for doing something.
h. insulting, hurting feelings.

3.9. ___permit	i. to forget or pay no attention to.
3.10. ___offensive	j. to allow.

Three Basic Application Formats

APPLICATION FORM

PLEASE TYPE OR PRINT CLEARLY

Last Name First Middle Social Security Number

Address City State Zip (Area Code) Home Phone

In case of an emergency, whom should be called? ____________________
Name Telephone Number

Do you have a physical handicap or limitation? If so, please explain. ☐ Yes ☐ No

What job or jobs are you applying for? ____________________

What special skills do you have? ____________________

Education: Circle Highest Grade Completed. 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 +

List schools you have attended:

Grade School (last attended)

Name of School Address Dates You Attended

Junior High School (last attended)

Name of School Address Dates You Attended Did You Graduate?

High School (last attended)

Name of School Address Dates You Attended Did you Graduate?

College or Trade School Attended

Name of School Address Dates You Attended Did you Graduate?

School Clubs or Activities

mployment History (list most recent job first):

Employer Address Date of Employment Salary or Wage

Your Job Title Supervisor

Employer Address Date of Employment Salary or Wage

Your Job Title Supervisor

Employer Address Date of Employment Salary or Wage

Your Job Title Supervisor

References (not related to you):

Name Address Telephone

Name Address Telephone

Name Address Telephone

Signed ______________________________

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APPLICATION FOR EMPLOYMENT

PERSONAL INFORMATION

DATE

SOCIAL SECURITY NUMBER

NAME
LAST FIRST MIDDLE

PRESENT ADDRESS
STREET CITY STATE ZIP

PERMANENT ADDRESS
STREET CITY STATE ZIP

PHONE NO.

IF RELATED TO ANYONE IN OUR EMPLOY, STATE NAME AND DEPARTMENT

REFERRED BY

EMPLOYMENT DESIRED

POSITION

DATE YOU CAN START

SALARY DESIRED

ARE YOU EMPLOYED NOW?

IF SO MAY WE INQUIRE OF YOUR PRESENT EMPLOYER?

EVER APPLIED TO THIS COMPANY BEFORE?

WHERE

WHEN

LAST

FIRST

MIDDLE

EDUCATION	NAME AND LOCATION OF SCHOOL	YEARS ATTENDED	DATE GRADUATED	SUBJECTS STUDIED
GRAMMAR SCHOOL				
JR. HIGH SCHOOL/ MIDDLE SCHOOL				
HIGH SCHOOL				
COLLEGE				
TECHNICAL, BUSINESS OR CORRESPONDENCE SCHOOL				

SUBJECTS OF SPECIAL STUDY OR RESEARCH WORK

WHAT FOREIGN LANGUAGES DO YOU SPEAK FLUENTLY?

READ

WRITE

ACTIVITIES: CIVIC, ATHLETIC, ETC.
(EXCLUDE ORGANIZATIONS, THE NAME OR CHARACTER OF WHICH INDICATES THE RACE, CREED, SEX, MARITAL STATUS, AGE, COLOR OR NATIONAL ORIGIN OF ITS MEMBERS.)

MILITARY SERVICE

RANK

PRESENT MEMBERSHIP IN NATIONAL GUARD OR RESERVES

(CONTINUED ON OTHER SIDE)

FORMER EMPLOYERS (LIST BELOW LAST FOUR EMPLOYERS, STARTING WITH LAST ONE FIRST.)

DATE MONTH AND YEAR	NAME, ADDRESS AND TELEPHONE OF EMPLOYER	SALARY	POSITION	REASON FOR LEAVING
FROM				
TO				
FROM				
TO				
FROM				
TO				
FROM				
TO				

REFERENCES: GIVE BELOW THE NAMES OF THREE PERSONS NOT RELATED TO YOU, WHOM YOU HAVE KNOWN AT LEAST ONE YEAR.

NAME	ADDRESS / TELEPHONE	BUSINESS	YEARS ACQUAINTED
1			
2			
3			

(IT IS UNDERSTOOD THAT ONLY JOB-RELATED DEFECTS MAY BE USED TO DENY EMPLOYMENT TO AN APPLICANT.)

PHYSICAL RECORD:

LIST ANY PHYSICAL DEFECTS

WERE YOU EVER INJURED? GIVE DETAILS

HAVE YOU ANY DEFECTS IN HEARING? IN VISION? IN SPEECH?

IN CASE OF EMERGENCY NOTIFY ( )

NAME ADDRESS AREA CODE PHONE NO.

I AUTHORIZE INVESTIGATION OF ALL STATEMENTS CONTAINED IN THIS APPLICATION. I UNDERSTAND THAT MISREPRESENTATION OR OMISSION OF FACTS CALLED FOR IS CAUSE FOR DISMISSAL. FURTHER, I UNDERSTAND AND AGREE THAT MY EMPLOYMENT IS FOR NO DEFINITE PERIOD AND MAY, REGARDLESS OF THE DATE OF PAYMENT OF MY WAGES AND SALARY, BE TERMINATED AT ANY TIME WITHOUT ANY PREVIOUS NOTICE.

DATE SIGNATURE

DO NOT WRITE BELOW THIS LINE

INTERVIEWED BY DATE

REMARKS:

NEATNESS		CHARACTER	
PERSONALITY		ABILITY	

HIRED FOR DEPT. POSITION WILL REPORT SALARY WAGES

APPROVED: 1. 2. 3.

EMPLOYMENT MANAGER DEPT. HEAD GENERAL MANAGER

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APPLICATION FORM

Name ______________________ Telephone ____________

Address ______________________ Social security no. ____________

____

Citizen of U.S.A. ____________

Position applied for: ______________________

Salary expected ____________ Date ready to start ____________

United States Military Service:

Date entered service ____________ Date discharged ____________ Branch of service ____________

Serial No. ____________ Describe work you did ____________

____

Education:

	Name of school	Address of school	Dates From	To	Did you Graduate?	Course or Degree
Elementary						
Junior High						
High School						
Vocational						
College						
Business or Trade School						
Other						

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Teacher's Guide

LESSON 4

WRITING BUSINESS LETTERS

I. Text Overview

In this lesson, students will explore an alternative method of searching for a job, through the use of a business letter.

Students will learn about the different types and purposes of business letters, as well as their importance in the job search.

After this foundation, the differences between business letters and personal letters will be discussed in terms of format, content, and style. Handwritten and typed letters will be discussed, pointing out to the student the advantages that one form of business letter can have over the other.

Finally, students will prepare their own business letters, using the different forms and styles, with a particular emphasis on clarity and neatness.

II. Key Words and/or Phrases for Discussion

Clerk typist	A clerk who can also type well.
Cover letter	Letter stating the sending of another document such as a resume, references or letters of recommendation..
Employer's convenience	When the employer is available or has free time.
Establish first contact	Make contact for the first time.
First draft	The document written the first time. It needs **proofreading,** changes and **improvements.** The final document ready to be used or printed is called the final draft or copy.
Inquiry letter	Letter requesting certain information.
Interview	A formal meeting at which information about the interviewee is obtained.
Letter of application	Letter to apply for something such as a job or admission to a training program.
Personal interview	A face-to-face interview involving you and the interviewer.

Proper punctuation	The correct use of punctuation marks such as the **period** (.), the **comma** (,), the **question mark** (?), the **semi-colon** (;), the **exclamation mark** (!), etc.
Sell oneself	An effort to impress somebody with your capabilities or skills.
"Thank you" letter	Letter expressing appreciation or gratitude.
Typing service	Typing (usually for a fee) is provided for those who need it.

III. Teaching Suggestions

The following are suggested steps to teach each lesson, but of course the teacher should use whatever techniques he/she feels comfortable with:

1. first, the student should be given enough time to skim over the whole lesson in order to have some idea of the contents of the lesson;
2. using simple language, summarize the main theme(s) of the lesson as well as its objectives;
3. encourage the student to study the **Key Words and Their Vietnamese Translations;**
4. teach the lesson using different techniques such as the use of synonyms, antonyms, prefixes and suffixes, oral and written practices of key vocabularies and concepts, information questions with "what," "who," "why," "when," "how," etc. Furthermore, capitalize on already learned vocabularies , grammatical structures and concepts in teaching **new** vocabularies and concepts in a meaningful context, using examples or sentences to make the point or explain the lesson;
5. review what has just been taught;
6. go over the **Phrases for Discussion;**
7. administer tests and give feedback as soon as possible;
8. praise the student for his/her effort to learn.

LESSON 4

WRITING BUSINESS LETTERS

I. Objectives:

Upon completion of this lesson, you will:

1. understand the importance of business letters;
2. learn about the different types of business letters;
3. learn how to use business letters in your job search;
4. be able to write business letters yourself.

I I. Key Words and Their Vietnamese Translations

Attention chú ý, để ý
If you want to do a good job, you should pay attention to details.

Base upon (to) dựa vào
My opinions about that subject are based upon my research of many years.

Contact tiếp xúc
William wasn't able to contact his mother by phone, so he sent her a letter.

Convenience tiện thì giờ
Mark took his time and did the project at his own convenience.

Convince (to) nói cho người ta theo lời
John convinced his boss that his idea for the project was the best.

Crucial chủ yếu
A good relationship with your boss and co-workers is crucial to your success.

Draft bản thảo
The final draft of your letter should be typed on clean, white paper.

Establish (to) tạo, thiết lập tiếp xúc đầu tiên
Joe established a good relationship with his boss by arriving on time every day.

Hand-write (to) viết tay
It is not acceptable to hand-write a resume. It must be typed.

Impressive làm cho cảm phục
A well- written, nicely typed resume can be very impressive.

Improve cải thiện, làm cho tốt hơn
John practiced his piano lesson everyday to improve his skills.

Punctuation cách ngắt câu
It can be difficult to use punctuation such as the colon (:)and semi-colon(;).

Qualification đủ điều kiện
Gina possessed the right qualifications and was subsequently hired for the job.

Quality phẩm chất
Pedro bought a good quality car and it lasted him many years.

Refer (to) đề cử, tiến cử
Could you refer me to your boss?

Referral điều tiến cử, người được tiến cử, người có thể cho biết thêm chi tiết.
Paula has a referral from her main physician to see the specialist.

Resume bản kê khai lịch sử cá nhân
Your resume should include your education and work history.

Satisfy (to) thỏa mãn, đủ điều kiện
Chocolate ice cream is the perfect thing to **satisfy** my sweet tooth.

Specifically nhất là, đặc biệt
Martha specifically asked her husband to pick up bread but he got milk, instead.

State (to) nói đến, nói lên, phát biểu, tuyên bố
Please state your full name and social security number for my record.

Succeed (to) thành công
If you work hard and persevere you will have a good chance to succeed.

III. Writing Business Letters

Business letters have different forms. The following are some of the most common forms:

A. Letter of Application

The employer will probably not interview all of the applicants who may apply for employment. Therefore, it is necessary that you **convince** the employer that you are one of the applicants who should be interviewed. That is why filling out the job application properly or writing a good **letter of application** is so important. The letter of application and the job application can help you **sell yourself** to an employer even before you have the opportunity to meet him/her.

Many times, writing a letter of application may be the only way to get a **personal interview** and be considered for a particular job. Listed below are some of the situations when you should write a letter of application:

- When you want to apply for a job in another city;

- When you answer a newspaper want-ad that specifically asks you to apply by letter through the mail;

- If you want to apply for a job, through a specific person, **based upon a referral** from a family member or friend;

- When an employer requests that you write a letter of application; or

- When you are simply inquiring if a job is available at a company that you would like to work for.

You must always remember that, in most cases, when you write a letter of application, you **establish first contact** with the company. From your letter of application, the employer will form a first impression of you. Therefore, it is **crucial** that you make a good first impression by writing a good business letter.

You should always type your letter, unless you have been asked to **hand-write** it. Take your time, and type your letter neatly. A neatly typed letter, in the proper format and with all of the words spelled correctly, can be very **impressive**.

If you do not know how to type, or do not have a typewriter, ask a friend to type your letter for you. If you do not know anyone who can type, look for a local **typing service** to type your letter for a small fee.

If you are sending this letter to apply for a job as a **clerk typist** for instance, your letter of application is really important. It will be a good opportunity to show the employer how well you type, and how much you know about business letters.

The following suggestions will help you write good business letters:

- Always write a first copy, or "**first draft.**" Make certain your letter says exactly what you want to say in good English. Pay **attention** to **proper punctuation** (the use of the period, comma, question mark, semi-colon, etc.). Also, ask a friend or a teacher to read it, and make any suggestions or corrections to **improve** the **quality** of the letter. When you are **satisfied** with the letter and the form, have the letter typed neatly;

- Never **state** in your letter how badly you need a job or how nervous you are feeling about writing this letter. You should tell the employer how well you can help him/her if you are given the job;

- Always begin your letter by telling the employer how you heard about him/her, or who **referred** you to the company;

- Next, indicate a particular job, or group of jobs that you are interested in;
- Now that you have explained that you are applying for a particular job, tell the employer your **qualifications** or skills which will enable you to do a good job for the company.
- Finally, ask the employer for an interview, at "**the employer's convenience**," and always remember to close the letter with a short "thank you."

B. Cover Letter

Business letters are written for many other reasons. A **cover letter** is different from a business letter. If you are asked to send a **resume** to an employer, the letter that you send with the resume is called a "cover letter." In the cover letter, you thank the prospective employer for the opportunity to send your resume and apply for a job. You should also express your interest in having a job interview with the prospective employer at his/her convenience. A well-written cover letter can help you get a job interview.

C. Inquiry Letter

If you want to get information about job openings, you can write the prospective employer an **inquiry letter**. In this letter you can ask if there are jobs available and what kind of jobs the employer wants to fill. You can also ask the employer to send you a job announcement and a job application.

D. "Thank you" Letter

If the employer answers your letter and invites you in for an interview, you should send a **"thank you" letter** after the interview.

A good business letter helps you **succeed** in your job search. Many times, the person who can write a good business letter and make a good first impression will have the best chance to get a job. Examples of a letter of application, a cover letter and a "thank you" letter are provided at the end of this lesson.

VI. Phrases for Discussion

Clerk typist thư ký đánh máy

Cover letter thư viết để kèm theo văn kiện

Employer's convenience tiện cho chủ nhân

Establish first contact tạo nên sự tiếp xúc đầu tiên

First draft bản thảo đầu tiên

Inquiry letter thư hỏi về một vấn đề nào đo

Letter of application thư xin (việc)

Personal interview cuộc phỏng vấn riêng (cá nhân)

Proper punctuation cách ngắt câu theo đúng luật

Sell oneself nói tốt cho mình để đạt mục đích

"Thank you" letter thư cám ơn

Typing service dịch vụ đánh máy

Sample Letters

On the next pages you will find samples of the different types of business letters that can help you in your job search: a thank-you letter, letter of application, cover letter, and inquiry letter. These sample letters give you an idea how they look and what you should include. You should practice writing different business letters as many times as you can and also discuss your letters with your teacher, counselor or someone who can write English well. These people can help you not only to write but also to improve the quality of your letters.

Thank-You Letter

984 Hope Lane
Abington, PA 19041
(215) 598-0826
May 24, 1993

Mr. Henry MacDonald
Great Lake Company
1234 Heaven Road
West Middletown, PA 12890

Dear Mr. MacDonald:

I greatly enjoyed meeting with you this week, and I am certain that the job at your company would suit me well. Your enthusiasm and insight proved to be very motivating for me.

Should you require any further information, please do not hesitate to call me at (215) 123-4567.

Thank you for your time and kind consideration, and I look forward to hearing from you soon.

Sincerely yours,

Sam Nguyen

Letter of Application

985 Farmer Road
Fort Washington, PA 19043
(215) 547-0981
June 12, 1992

Mr. John Smith
Manager
Logan Computer Store
15 Eastmoreland Street
Philadelphia, PA 19141

Dear Mr. Smith:

I am interested in working at your store. I would like to be considered for the position of a salesperson. The enclosed resume will provide you with the details of my background and qualifications.

I strongly feel that my skills would benefit your business. I am a hard working, responsible worker. I know that if you hire me, you will be pleased with my performance.

I would welcome the opportunity to meet with you to discuss any job openings.

Thank you for your time and consideration, and I am most eager to hear from you soon.

Sincerely,

Han Chin

Cover Letter

35 Heaven Drive
Rockville, PA 19709
(717) 895-8923
July 7, 1993

Mrs. Nancy Yim
Director of Personnel
Asia Bakery Company
4321 Daffodil Avenue
Sandy Beach, Florida 17831

Dear Mrs. Yim:

Enclosed please find a copy of my resume as requested. As you will see I am quite qualified for the job opening at your company.

I sincerely hope that you will give me the opportunity to meet with you to discuss the possibility of employment at your company.

I am looking forward to hearing from you soon. Please accept my thanks for your time and consideration.

Very truly yours,

Miss Tan Suh

Inquiry Letter

2921 Rushcomb Road
Yourtown, Fl. 57830
(687) 879-0432
June 23, 1993

Mrs. Joan Braun
Director of Human Resources
Trident Grocery Wholesale
758 Main Street
Hopeville, TX 78493

Dear Mrs. Braun:

I am interested in learning of any job openings in your company. Having three years of experience as a produce clerk, I feel I can serve your company well.

If there are any positions available, would you please contact me at your earliest convenience, or send me a job announcement? I can be reached at (687) 879-0432 or at the address above.

Thank you for your time and consideration.

Sincerely yours,

Lan Trinh

V. Tests

1. Fill in each of the blanks on the left column with the best answer on the right column.

1.1. ___ **greeting**
1.2. ___ **contact**
1.3. ___ **impressive**
1.4. ___ **succeed**
1.5. ___ **qualification**
1.6. ___ **convince**
1.7. ___ **improvement**
1.8. ___ **attention**
1.9. ___ **satisfy**
1.10. ___ **proofreading**

a. To persuade; to make someone believe in doing something.
b. Skills or education that fits you for the job.
c. Getting better.
d. To review to find and correct mistakes.
e. Meeting; to get in touch with.
f. To meet the needs of.
g. To achieve a goal.
h. Causing wonder and admiration.
i. Concentration; readiness or observation.
j. Saying "Hello," "Good morning," etc.

2. **Fill in each of the following blanks with T (True/Correct) or F (False/Wrong).**

Example:

F The prospective employer does not always look at the resume of the applicant (F)

2.1. ___ Good business letters are not a necessary part of the job search.

2.2. ___ When writing a business letter, pay attention to punctuation.

2.3. ___ It is always a good idea to hand-write a letter of application.

2.4. ___ A letter of application gives you the opportunity to sell yourself to a prospective employer before you have the chance to meet him/her.

2.5. ___ An inquiry letter is used to ask the employer to give you a job.

2.6. ___When you send a resume' to an employer, the letter you attach to it is called the "cover letter."

2.7. ___ In the cover letter you should express interest in having a job interview with the employer at his/her convenience.

2.8. ___ It is not necessary to send a "thank you" letter after the job interview.

2.9. ___ A well-written cover letter can help get a job interview.

2.10.___ In order to write a good business letter, you should write a first draft.

3. **Fill in the blank with the best word or phrase below:**

resume
application
inquiry letter
interview
handwritten
attention
referred
cover
convenience
establish first contact
impressive
specifically
improve
punctuation
sell yourself
qualifications
satisfied
crucial

Example:

The job applicant should always bring a resume to the job _________. **(interview)**

3.1. A letter of __________ may help to __________ the employer that you are one of the applicants who should be interviewed.

3.2. A good business letter requires proper ______________.

3.3. If you wish to get information about job openings, you should write an __________________.

3.4. A letter of application helps you to ______________________ with the prospective employer.

3.5. Make sure that you are _________ with your business letter before you send it out.

3.6. A professional looking letter can be ___________.

3.7. Properly filled-out job application and a well-written ______letter can help you _____________.

3.8. It is advisable to begin a business letter by telling the employer the name of the person who ___________ you to him/her.

3.9. In the cover letter, you should ask the prospective employer to give you a job __________ at his/her ___________.

3.10. Besides your resume, your job application gives the prospective employer the opportunity to look at your _______________.

3.11. Proofread your business letter carefully and make any necessary corrections in order to ______________the quality of the letter.

3.12. ___________ business letters do not impress the prospective employer.

3.13. A cover letter is necessary when you send a job application and a _______ to the prospective employer.

3.14. In order to make a good first impression, it is _________ to write a good business letter.

3.15. Pay __________ to proper punctuation and spelling when you write business letters.

Teacher's Guide

LESSON 5

WRITING A RESUME

I. Text Overview

In this lesson, the major emphasis will be on providing the students with the skills necessary to organize their personal data, education, qualifications, employment history and other information, so as to present themselves to a prospective employer by way of a written document known as a "resume". The lesson will show the students how to prepare such a document in a succinct and informative manner.

Keep in mind that limited English proficient students, generally speaking, come from countries where a resume is not required in the job search process. In fact, many people in these countries have never heard of such a thing as a resume. Therefore, it is necessary to explain the importance of this document and to help your students write their own resume.

Initially, the students will gather their personal data, focusing on the tasks of collecting the data, and then organizing them in such a way that they are able to communicate to others their personal history, skills, and special talents. These tasks can be accomplished by utilizing a simplified personal data sheet.

Having acquired these basic skills, the students will learn how to prepare a more detailed data sheet, the resume, and will begin to learn about the importance of a resume for their future success in finding a job. Clarity, style, neatness, and completeness of this important document will be discussed. A sample of a typical resume and its format can be found at the end of this lesson and before the tests. Please discuss the vocabulary and/or phrases commonly found in a resume with the students.

II. Key Words and/or Phrases for Discussion

Be better prepared	More able and ready to do something.
Course of studies	Program of studies, subjects to study.
Highest level of schooling	The highest school grade completed.
In detail	With more information.
Individual personal history	Life and achievements of a particular person
Marital and immigration status	State of affairs regarding marriage and immigration.

Machine tool	power-driven machine used to sharpen solid work.
Personal background data	Information about the history of one particular person.
Personal information	Information or knowledge about a particular person.
Preliminary data	Introductory or first information which will lead to something else.
Prospective employer	A possible employer.
Resume	A short written account of a person's career and qualifications.
Status	the condition of a person or thing in the eyes of the law.
Succinct manner	A way to express something clearly and to the point without wasting words.
Work experience	What has been learned by doing certain work.
"You will never have a second chance to make the first impression"	First impressions are very important. If you do not make a good impression upon first contact, it will remembered.

III. Teaching Suggestions

The following are suggested steps to teach each lesson, but of course the teacher should use whatever techniques he/she feels comfortable with:

1. first, the student should be given enough time to skim over the whole lesson in order to have some idea of the contents of the lesson;
2. using simple language, summarize the main theme(s) of the lesson as well as its objectives;
3. encourage the student to study the **Key Words and Their Vietnamese Translations;**
4. teach the lesson using different techniques such as the use of synonyms, antonyms, prefixes and suffixes, oral and written practices of key vocabularies and concepts, information questions with "what," "who," "why," "when," "how," etc. Furthermore, capitalize on already learned vocabularies , grammatical structures and concepts in teaching new vocabularies and concepts in a meaningful context, using examples or sentences to make the point or explain the lesson;
5. review what has just been taught;
6. go over the **Phrases for Discussion;**
7. administer tests and give feedback as soon as possible;
8. praise the student for his/her effort to learn.

LESSON 5

WRITING A RESUME

I. Objectives:

Upon the completion of this lesson, you should be able to:

1. **gather** and **evaluate** your **personal background data**, education, training, work experience and skills;
2. organize and **summarize** this personal information in a **preliminary data** sheet form;
3. prepare your own **resume**; and
4. understand the purpose of the resume and the necessity for it to be prepared properly and neatly.

II. Key Words and Their Vietnamese Translations

Accurate chính xác
Accurate records are important to good record-keeping.

Achieve (to) thực hiện, hoàn tất
He has achieved an outstanding research.

Advertising quảng cáo
Advertising one's business in the newspaper can be costly.

Alien dân ngoại quốc
Manuel was an alien when he first came to the U.S., but now he is a citizen.

Applicable to áp dụng đến, liên hệ đến
The change does not affect me because it is not applicable to my situation.

Background căn bản (học thức, kinh nghiệm)
See lesson #3

Citizen công dân
Are you a legal resident or a citizen of the U.S.A. ?

Collect (to) thu thập
The paper deliverer comes by every Friday to collect payment for the newspaper.

Data dữ kiện, tài liệu
Lynn typed the data into the computer.

Design (to) tạo nên, làm ra cho một mục đích nào đó
Paul designed a flyer on his computer to advertise his business.

Divorced li dị
Jill and Bob did not get along with each other ; they divorced in October.

Emphasize (to) nhấn mạnh đến
To emphasize his point, the preacher spoke very loudly.

Evaluate (to) đánh gía, định gía trị
Each year, my boss evaluates my work performance then tells me how I am doing.

Gather (to) thu thập
Barbara went to the library to gather information for her report.

History lịch sử
Because Jim has a history of being fired, he will not likely be hired for the job.

Immigration di trú, di dân
Applications for immigration can be very long and complicated.

Impersonal không ám chỉ ai, không có tích cách cá nhân
Telephone conversation can be very impersonal so it is better to talk directly with her in her office.

Legal luật pháp, hợp pháp
It is not legal to drive while under the influence of alcohol.

Level trình độ
Her level of expertise is not high enough to fill that position.

Logical hợp lý
It is logical that Tim would become an engineer since he is so good in math.

Manner cách, cách thức
John' s manner of dress says much about his personality.

Marital (tình trạng) hôn thú
What is your marital status? Are you married, single, or divorce?

Married cưới, có vợ hay chồng có hôn thú
Ginger and Felipe have been married for 18 years.

Mention đề cập đến
Joe mentioned that he would be arriving late to work today.

Omit (to) bỏ
When telling stories to children you should omit the scary parts.

Organization tổ chức
John works for Keystone which is a healthcare organization.

Preliminary sơ khởi, đầu tiên
Rachel won the preliminary race so now she will go to the finals.

Presentation trình bầy
Jose's presentation was so good that he was invited to speak at the next meeting.

Prospective thuộc về tương lai
Jonathan sent his resume to five prospective employers.

Recommend (to) tiến cử, đề nghị
The Surgeon General strongly recommends that everyone not smoke.

Resume bản kê khai lịch sử cá nhân
See Lesson # 4

Review xem xét, nghiên cứu, xem lại
Our teacher gave us a review for tomorrow's test.

Saying lời nói, ca dao
Benjamin Franklin coined the saying "a penny saved is a penny earned".

Schooling đi học, giáo dục
Good schooling which requires many years of learning can lead to a well-paid job.

Shortcoming nhược điểm
One of my shortcomings is that I have a quick temper.

Single độc thân
Tasha does not want to marry, she would rather stay single.

Status qui chế
The interviewer may ask about your marital status.

Strength sức mạnh
One of his strengths is that he can speak well in public.

Style cách, lối, kiểu
Her style of dress is bold and colorful.

Succinct vắn tắt
Dr. Thompson always keeps his lectures succinct and to the point.

Summarize (to) tóm tắt
Please summarize your statement into a brief paragraph.

Summary bài tóm tắt
Mr. Smith's summary contained all his main points plus a few details.

Widowed góa (vợ, chồng)
She became widowed last spring when her husband died of a heart attack.

III. Writing a Resume

A resume is a summary of an individual's personal history : education, skills and experience. The resume may **capture** an employer's attention or interest, which may lead to a job interview.

In addition to **personal information** such as name, address, telephone number, **marital status (single, married, divorced, or widowed)** and **immigration status** (American **citizen, legal alien**, etc.), the resume is a summary of a person's history including information about his/her skills, educational background, **work experience** and what he/she has **achieved** in his/her life. It should be written in a **succinct manner**. It is a form of **advertising**, or selling oneself. In the case of a job search, the resume helps get the **prospective employer**'s attention, and, hopefully, a job interview.

Because your resume represents you, keep it neat, specific and **accurate**. It should be typed. Remember the old but true **saying, "You will never have a second chance to make a first impression."**

There is no ideal length for the resume, but most people agree that it should be no more than two pages. Therefore, **emphasize** your **strength** and **omit** your **shortcomings** rather than try to explain them. **Mention** your education **in detail** because the employer is interested in your **highest level** of **schooling** and in any **courses of studies** that are directly **applicable to** the job you are seeking.

Two **styles** of **presentation** are **recommended**. First, what might be called an "**impersonal** present tense." For example, "supervising twenty-four clerks," "**designing machine tools**," "selling women's clothing," etc. This style requires the use of "**-ing** "at the end of the verb (to supervise/ supervising, to design/designing, to sell/selling, etc.). The second style requires the use of the past tense, for instance "supervised twenty-four clerks," "designed machine tools," "sold women's clothing," etc.

Remember that writing a resume requires not only a **review** of your experience and education but also a clear and **logical organization** of the **collected** data. You will learn about yourself while going through this exercise and **be better prepared** to make a good presentation at the job interview. Finally, you should always bring at least one copy of your resume to a job interview.

IV. Phrases for Discussion

Be better prepared sẳn sàng hơn

Chance to make the first impression cơ hội lấy cảm tình đầu tiên

Course of studies	môn học, ngành học
Highest level of schooling	trình độ học cao nhất
In detail	chi tiết
Individual personal history	lịch sử cá nhân
Machine tool	máy có sức mạnh để đục những vật cứng dắn
Marital and immigration status	qui chế hôn nhân và di trú
Personal background data	tài liệu về căn bản của một cá nhân
Personal information	tài liệu về một cá nhân
Preliminary data	tài liệu sơ khởi, đầu tiên
Prospective employer	chủ nhân tương lai
Succinct manner	một cách vắn tắt
Work experience	kinh nghiệm làm việc
"You will never have a second chance to make the first impression"	bạn sẻ không bao giờ có cơ hội thứ hai để lấy cảm tình đầu tiên.

Sample Resume

Sam Nguyen

194 W. Tabor Road
Philadelphia, PA 19120
Telephone: (215) 555-1234

Marital status: Married with two small children.

Immigration Status: Legal alien with work permit.

Objective: Seeking an entry level position, one with growth and potential in a well-established business. I am applying for a full-time clerical position with benefits.

Skills: Filing, record keeping, and operation of office machines
Computer literate/Typing 35 wpm

Employment: Office clerk 7/92 - 9/92
Indochinese-American Center
4936 Old York Road

Philadelphia, Pa 19141
(215) 457-0272
Supervisor: Nick Burenstein

Assistant Clerk
Career Education, Inc. 7/91 - 9/91
5131 Market Street
Philadelphia, PA 19103
(215) 789-6666
Supervisor: Elaine Lopez

Education: Olney High School
Front Street and Duncannon Avenue
Philadelphia, PA 19120
Grades: 9-10

Hobbies: Playing sports, listing to music and reading.

References: Furnished upon request.

V. Tests

1. Circle the best answer.
Example:

Personal background data:

a. is the information about the employer.
b. helps you to understand more about the employer.
c. is the information about the history of one particular person. **(Best Answer)**
d. indicates your interest in applying for a job.

1.1. A resume is:

a. a data sheet describing an individual's life and achievements.
b. a summary of employment experience.
c. a letter of job application.
d. legal document used in the job search process.

1.2. Why do you need a resume?

a. To request information about job openings.

b. To write a "thank-you" letter to a prospective employer.
c. To answer all the questions during a job interview.
d. To be used in the job search.

1.3. What does your interviewer try to find out when he/she looks at your resume?

a. Your abilities and skills.
b. Your work experience
c. Your educational background
d. All of the above

1.4. In the work experience or employment section, you should mention:

a. Your supervisor's name.
b. Address of your old company
c. Your position at that company
d. All of the above.

1.5. Try to keep your resume neat, specific and accurate because
a. it saves you money.
b. it represents you.
c. the employer wants to keep it for a long time.
d. none of the above.

2. Fill in each of the following blanks with T (True/Correct) or F (False/Wrong).

Example:

F Work experience does not necessarily help when you apply for employment. (F)

1. ___A resume is a summary of your job experience only.
2. ___If possible, resumes should be typewritten.
3. ___Your zip code is part of your address.
4. ___A resume is a business letter.
5. ___A resume is not important in finding a job.
6. ___A resume does not need to be neat.
7. ___You should always bring your resume to a job interview.
8. ___Resumes should be hand-written.
9. ___You should list your relatives as references.
10. ___Your resume is a reflection of your father's personal data sheet.
11. ___Your resume should be well-organized.
12. ___You should list all the members of your family in the resume.

13. ___Your hobbies and interests are listed under your education.

14. ___Under references, it is better to state "Available Upon Request" rather than listing many names.

15. ___In your resume you should mention what you dislike.

3. **Fill in each of the blanks on the left column with the best answer from the right column.**

3.1. ___status
3.2. ___data
3.3. ___shortcoming
3.4. ___style
3.5. ___summary
3.6. ___advertise
3.7. ___history
3.8. ___alien
3.9. ___gather
3.10.___succinct
3.11.___widow
3.12.___strength
3.13.___accurate
3.14.___immigration
3.15.___legal

a. to announce; publicize; call attention to something.
b. foreign; was not born in the country.
c. a brief report covering the main points.
d. to collect; bring together.
e. a woman whose husband has died.
f. legal condition; position.
g. facts; figures; information.
h. clear and brief.
i. manner or way of expression in language.
j. an account of the past.
k. something you are very good at; force.
l. weakness; needs to be improved.
m. going to another country to live and work.
n. has something to do with the law.
o. precise; correct.

Teacher's Guide

LESSON 6

THE JOB INTERVIEW

I. Text Overview

In this lesson students will learn the basics of the job interview and how to conduct themselves in an interview.

The students will understand the importance of the interview and why a prospective employer places so much value upon such a meeting. Emphasis will be placed upon preparation, including the conversation to schedule the interview; obtaining the directions to the location of the interview; appearance, punctuality and preparation for the meeting.

In addition, students will learn the appropriate behavior expected of them during the interview and will develop skills to be able to respond comfortably to the interviewer.

Finally, students will learn the proper follow-up after an interview, either through a telephone call or a letter.

II. Key Words and/or Phrases for Discussion

Attitude	How you feel about yourself and people whom you come into contact with. A "good attitude," or "good feeling" helps make good impression.
Clean shaven	Hair cut neatly and beard or mustache shaved closely to the skin.
Courteous	Being cheerful, friendly and respectful, and also **having manners**. "Please," "Thank you," "You're welcome" and "Excuse me" are some examples of courteous words and expressions. Being courteous shows that you have a good attitude, and helps make a good impression.
Do your best	Try to do whatever you can to the best of your ability.
Dress code	What you should wear and what you should not wear.
Extra-curricular activities	Activities usually scheduled outside the **curriculum** and after school. Example: sports, club meetings, etc.
Eye contact	Looking straight into the eyes of the person you speak to.
First impression	People often form an immediate **opinion** about another person because of what they see in that person the first time. If, for example, a person is wearing dirty clothes the

	first impression may be that this person is dirty or untidy. Showing an employer that you are honest and **considerate** helps make a good "first impression."
Follow-up action	Action taken after completion of an event or task to **monitor** results for possible **corrective** action or support.
Follow instructions	Do exactly what you are told or **instructed** to do.
Grooming	The personal appearance or the look. In the job interview, grooming influences the first impression.
Having manners	Behaving well and being **respectful** to others.
In person	Physically present.
Interviewing process	The way the interview is **conducted**; the different steps by which an interview is conducted.
Job search process	The process or steps by which the search for job is conducted.
Pay scale	The listing of different salaries or wages based on the position, length of service, **qualification**, etc.
"Round-about"	Not directly; talking about something else before going to the subject or question.
Starting salary	The salary that you will receive after you start working.
To the point	Directly.
Well-groomed	Good **appearance** in terms of dress and look. Being "well-groomed" helps make a good first impression.
Well-prepared	Ready and able to perform a certain task.

III. Teaching Suggestions

The following are suggested steps to teach each lesson, but of course the teacher should use whatever techniques he/she feels comfortable with:

1. first, the student should be given enough time to skim over the whole lesson in order to have some idea of the contents of the lesson;
2. using simple language, summarize the main theme(s) of the lesson as well as its objectives;
3. encourage the student to study the **Key Words and Their Vietnamese Translations**;
4. teach the lesson using different techniques such as the use of synonyms, antonyms, prefixes and suffixes, oral and written practices of key vocabularies and concepts, information questions with "what," "who," "why," "when," "how," etc. Furthermore, capitalize on already learned vocabularies , grammatical structures and concepts in teaching **new** vocabularies and concepts in a meaningful context, using examples or sentences to make the point or explain the lesson;
5. review what has just been taught;
6. go over the **Phrases for Discussion**;
7. administer tests and give feedback as soon as possible;
8. praise the student for his/her effort to learn.

LESSON 6

THE JOB INTERVIEW

I. Objectives:

In this lesson, you will learn about the **interviewing process**, and upon completion of this lesson, you should be able to:

1. understand the importance of a job interview;
2. **schedule** an interview;
3. present yourself effectively;
4. respond to a variety of questions commonly asked during a job interview.

II. Key Words and Their Vietnamese Translations

Appearance vẻ bề ngoài, hình diện
It is important to have a clean and tidy appearance when going on a job interview.

Argumentative cải cọ, tranh luận
Because he is argumentative, Joe is always in a fight.

Attitude thái độ, cử chỉ
Ester had a positive attitude which made everyone like her.

Be over (to) hết, chấm dứt
Be sure to shake hands when the interview is over.

Benefit quyền lợi, có lợi
One of the benefits of arriving early is that you will have time to meet important people.

Bothersome làm khó chịu, làm phiền
He does not like the exercise because it is bothersome.

Conduct (to) làm, đưa tới, điều khiển
Because the interviewer is sick, Ann conducts the interview.

Confidence tin, tin tưởng
Lee had a lot of confidence in his ability to do a good job.

Considerate biết điều
A considerate person will always ask how someone is doing.

Corrective sửa lỗi, sửa chữa
Dr. Rivera prescribed corrective shoes to make the baby's feet grow straight.

Courteous lể phép, lịch sự
A courteous person says "please" and "thank you".

Curriculum chương trình học
His curriculum contains new classes such as computer and survival skills.

Direction chỉ dẩn, đường hướng
Celia stopped the car to ask for the direction to Valley Forge.

Disagree (to) không đồng ý
Although Bill and Tom disagree about many things, they are still good friends.

Document tài liệu
A lease is a legal document.

Duty nhiệm vụ
It is every parent's duty to raise their children to respect authority.

Encourage (to) khuyến khích
Felipe's parents always encouraged him to do his best.

Extra-curricular thuộc bộ môn ngoài các môn học, sau giờ học
Extra-curricular activities such as sports and music are conducted after school.

Favorite ưa thích
My niece sleeps with her favorite teddy bear every night.

Fidget (to) không thể đứng yên một chổ
The three-year old boy found it difficult to sit still and not fidget during dinner.

Follow-up (to) theo dõi
Jen calls the next day to follow up her job interview.

Formal trịnh trọng
Since it was a formal dinner, Ted wore a tie and a suit.

Full-time cả ngày
Forty-hours of work a week is considered full-time.

Grooming quần aó chỉnh tề
Good grooming is an important social skill.

Hobby môn giải trí
Paula' s hobbies include singing, and horseback riding.

Honestly một cách thành thật
If you answer the questions honestly, you will not have to remember what you said.

Instruction lời dạy, điều bảo làm

See lesson # 3

Interrupt (to) ngắt, làm gián đoạn
It is rude to interrupt while someone else is speaking.

Interview (to) phỏng vấn
An interview is an important part of the hiring process.

Interviewee người được phỏng vấn
The person being interviewed is the interviewee.

Interviewer người phỏng vấn
The person doing the interviewing is the interviewer.

Introduce giới thiệu
Melanie introduced her fiancee to her mother.

Monitor (to) theo dõi
The children's parents monitored the TV so that they never watched violent programs.

Opinion ý kiến
In my opinion, the mayor is doing a good job.

Opportunity cơ hội
See lesson #2

Part-time bán thời gian
Anything less than 40 hours of work a week is part-time.

Position chức vụ, địa vị
The position I applied for is manager of the supermarket.

Pronounce (to) phát âm
It shows respect if you make an effort to pronounce a person' s name correctly.

Pronunciation cách phát âm
Her students had good pronunciation although they still could not say all of the word

Qualification điều kiện
See lesson#4

Quit (to) bỏ (việc)
Jeff quit his job after one week because he couldn't do the work.

Reference người có thể cho chi tiết về người khác
See lesson # 3

Respectful kính trọng
Respectful children know their manners and obey authority.

Review (to) xem xét, nghiên cứu
See lesson # 5

Rush (to) vội vàng, gấp
Because Sara rushed through her work, she did not do a good job.

Schedule (to) định giờ, xếp giờ
Dr. Ramirez scheduled the appointment for 3:00 PM.

Slang tiếng lóng
"Yeah" is slang for "yes".

Slouch (to) đứng, ngồi một cách uể oải, giáng đi nặng nề, vụng về
One should sit straight, not slouch, during a interview.

Spare (time) rảnh (thì giờ)
Belinda likes to play tennis in her spare-time.

Straightforward thẳng (vào đề), thẳng thẳn
A straightforward person will tell you what he or she thinks.

Supervisor giám thị, xếp (người chỉ huy)
Keidi' s supervisor gave her a big assignment to finish in a week.

Truthfully một cách thành thực
Because she is honest, Michele answered all the questions truthfully.

Well-groomed ăn mặc chỉnh tề
A **well-groomed** person commands respect from others.

Workplace nơi làm việc
They do not allow smoking in their workplace.

III. The Job Interview

A. What Exactly is a Job Interview?

A job **interview** is a **formal** meeting between the job applicant (the **interviewee**) and the employer (the **interviewer**). Usually, the meeting will last about twenty minutes or half an hour. Sometimes, it will last longer; sometimes it will be a little shorter. The interview is the most important part of the **job search process**.

For the employer, the interview is the best way to find out what the job applicant is really like. After reading the job applicant's resume and cover letter, and after looking over the job applicant's job application form, the employer finally gets to meet the job applicant **in person**.

For you, the job applicant, the interview is very important because it gives you an **opportunity** to meet the person for whom you may be working. The interviewer will ask a number of questions about your background: education, work experience, skills, interests, **hobbies**, etc. After having answered all of these questions or if you are **encouraged** by the interviewer to ask any questions you might have about the job, including wages or salary and **benefits**, you might do so. At the end of the interview, do not forget to show the interviewer how much you want the job and how well you will be able to serve the company.

B. Preparing for the Interview

In order to **do your best** at the interview, you must prepare yourself before the actual meeting or interview.

First, when the interview is **scheduled**, write down the exact time of the meeting. Next ask for **directions** to the place where the meeting will be held. Even if you think you know where the location is, **double-check** it. Write down the directions correctly to be certain that you are going to the correct address.

In addition to the resume and the properly completed job application, ask the contact person if he/she wants you to bring any additional **documents**.

Finally, find out the name of the person who will interview you. Make sure that you know how to **pronounce** his/her name properly. If you are not sure of the name or the **pronunciation**, ask the person you are speaking with to repeat the name, and spell it out for you. Also ask about the title or **position** of the person you are going to see.

The day before the interview, **review** the time of the interview, the location, the name of the person you will be meeting, and any additional documents which you have been asked to bring with you. Make sure to fill out a job application form, if you have been asked to do so, and have all of the information ready, including the names and addresses of your **references**.

Also, make certain that you know exactly where the meeting will be and how you will get there. Are you going to drive or take a bus or train? Maybe somebody is going to take you there. Think about what clothes you will be wearing, so that during the meeting you will look **well-groomed** and **confident.** Your **appearance** is also very important.

C. The Interview

Try and plan your day so that you will arrive at the interview about 5 or 10 minutes early. Arriving late or **rushing** in does not start the meeting off well.

When you finally meet the interviewer, **introduce** yourself and speak in a friendly but **respectful** manner. Do not use **slang** or **interrupt** the interviewer while he/she is speaking . Answer his/her questions **honestly** and with a voice which will make him/her believe that you want the job, and that you will be able to do well what will be asked of you. It is to your advantage to indicate that you are able to **follow instructions** from **supervisors,** and also to indicate that for you to have the right **attitude** in the **workplace** is very important. There may be more than one interviewer. In that case, try to answer all their questions.

After the interview, whether or not you like the interviewer or would like to work for the company , it is always a good practice to take some type of **"follow-up"** action. For example, if you were told to call back in a week, make certain to do just that. If you were told that someone would contact you, it would be a good idea to send a "thank you" letter to the interviewer. This letter will show the interviewer that you are interested in working for the company, and it will also keep your name fresh in their minds as they decide whom they will hire.

If you have followed all of the above suggestions, you should feel confident and be **well-prepared** for any question they may ask you at the interview. The following are some of the questions commonly asked during the job interview.

D. COMMON INTERVIEW QUESTIONS

It will be very helpful if you look over these questions carefully, and think about how you would answer them well, to guarantee a successful job interview.

- "Why would you like to work for our company?"
- "Are you looking for a **full-time** or **part-time** position?"
- "Why do you think that you can do this job?"
- "Where have you worked in the past? Why did you **quit** those jobs?"
- "What were your **favorite** subjects in school? What were your least favorite subjects?"
- "Did you participate in any **extra-curricular** activities at school? If so, what were they?"
- "What would you like to do in five years? In ten years?"
- "Would you rather work alone or with others?"
- "What do you feel are your main strengths? What is your main weakness?"
- "What do you like to do in your **spare time**?"
- "What **starting salary** do you expect?"
- "Have you ever had any serious illnesses in the past?"
- "Do you smoke cigarettes?"
- "When can you begin to work?"
- "How did you become interested in this company?"
- "Are there any questions that you want to ask?"

IV. Phrases for Discussion

Clean shaven	cạo râu mặt mày sạch sẽ
Do (to) one's best	cố hết sức mình
Do your best	bạn hãy cố hết sức

Double check (to) kiểm soát lại một lần nữa

Dress code luật ăn mặc quần áo

Extra-curricular activities các họat động sau giờ học

Eye contact nhìn thẳng vào mắt

First impression cảm tưởng đầu tiên

Follow instructions theo lời chỉ dẫn, theo lệnh

Follow-up action hành động diễn tiếp và có tính cách theo dõi

Having manners ăn nói hành động chỉnh tề

In person đích thân

Interviewing process thể thức phỏng vấn

Job qualification điều kiện công việc đòi hỏi

Job search process cách thức kiếm việc làm

Pay scale mực độ tiền lương khác nhau

"Round about" đi lòng vòng, không đi thẳng vào đề

Starting salary lương bắt đầu

To the point đi thẳng vào đề

Well-groomed ăn mặc chỉnh tề

Well-prepared sửa soạn sẵn sàng

V. TIPS FOR A SUCCESSFUL JOB INTERVIEW

In order to have a successful job interview, you should remember:

- to fill out the job application as completely and as neatly as possible.
- to bring your resume with you and attach it to the job application.
- to bring a small notebook and a pen with you to take notes.
- to go to the interview alone. If someone drives you to the interview, ask him/her to wait for you outside.
- that smoking, or using any type of tobacco product, or chewing gum during the interview does not give a good impression.
- that appropriate dress, **being clean shaven** and having neatly combed hair give a good **first impression.** Dress appropriately for the job

interview and ask about the company's **dress code** when you schedule the interview.

- that body smell, including bad breath and certain perfumes, can turn off the interviewer and give him/her a bad "first impression" of you.
- that if you are standing, stand up straight. If you are sitting, sit up straight. Do not **slouch**.
- that crossing the legs, **fidgeting** around or moving too much can be **bothersome** to the interviewer.
- that whenever you speak to the interviewer, look directly at the interviewer and try to maintain **eye contact**.
- to speak clearly and with a pleasant voice.
- to answer all questions in a **straightforward** manner and **to the point.** Do not give "**round-about**" answers. Answer each question directly and as **truthfully** as possible.
- that if you **disagree** with the interviewer, do not express your disagreement, and do not be **argumentative**.
- to ask the interviewer to explain, if you do not understand anything that he/she says.
- that when the interviewer gives you an opportunity to ask questions, do ask about the exact **duties**, working hours, **pay scale**, benefits, or any questions you wish to ask.
- that after the interview is **over**, thank the interviewer for his/her time, and ask when you can expect to hear from him/her about the results of the interview.

SAMPLE OF A THANK-YOU LETTER

January 1, 1993

Mr. Jack Smith
Personnel Director
Sporting Goods, Inc.
20 Shippers Avenue
Philadelphia, PA 19132

Dear Mr. Smith:

I really appreciate the interview that you gave me on Thursday, December 24, 1992. I now have a much better understanding of the type of business Sporting Goods, Inc. does and the kind of work I will be doing for your company. I am certain that I will enjoy working for your company.

Thank you for your time and consideration. I hope I will hear from you soon concerning your decision about the position I was interviewed for.

Very truly yours,

Sin Chhay

VI. Tests

1. Fill in each of the following blanks with T (True/Correct) or F (False/Wrong).

Example:

T The dress you wear for the job interview can be important. (T)

1.1.___ You will make a good first impression if you are shy when you introduce yourself.
1.2.___ The interviewer might think that you have something to hide if you do not look straight into his/her eyes.
1.3.___ A good first impression helps make the job interview successful.
1.4.___ Grooming is not really important. An interviewer does not necessarily care how you look.
1.5.___ It does not matter if you are late for the interview.
1.6.___ You should not ask any questions at the job interview.
1.7.___ The job interview is the most important part of the job search process.
1.8.___ You should interrupt the interviewer if you wish to argue with him/her.
1.9.___ Preparation for the job interview helps make it a success.
1.10.___ It is always a good idea to bring a copy of the resume to the job interview.

2. Complete each of the sentences, using the best words or phrases below:

introduce
a degree
training in computers
extra-curricular activities
eye contact
well-groomed

"round-about"
starting salary
confidence
pay scale
well-prepared
benefits
follow-up
to-the-point
appearance

Example:

At the job interview you should always maintain __________.
(eye contact)

2.1. __________ and __________ are examples of qualifications.

2.2. When you __________________ yourself, you must tell the interviewer your name.

2.3. If you spend time to get ready for the job interview, you will be ________ for it.

2.4. Job interviewers do not seek _________ answers, therefore you should answer their questions __________.

2.5. ______________ are what you do outside the classroom and usually after school such as sports.

2.6. Being ____________ and having a good _________ helps make a good impression at the job interview.

2.7. The __________ is what you will be paid when you start working.

2.8. The __________ tells you different salaries or wages based on qualifications, length of service and training, etc.

2.9. Besides salaries, you might ask the job interviewer the ______you will receive for the job you are applying for.

2.10. ___ _______ makes you feel good and comfortable with yourself.

3. **Circle the best answer.**

Example:

In a job interview, the interviewee is:

a. a list of questions.
b. the person who is interviewed. **(Correct answer)**

c. the prospective employer.
d. the reference.

3.1. A job interview is a formal meeting between:

a. the applicant and the counselor.
b. the applicant and the prospective employer.
b. the applicant and his friend who helps him get a job.
c. the applicant and the representative of the newspaper.

3.2. The job interview is:

a. the most important part of the job search process.
b. the opportunity for the employer to find out what the job applicant is really like.
c. a good opportunity for the applicant to impress the employer.
d. all of the above.

3.3. At the interview the interviewer will:

a. ask questions about your personal life.
b. ask questions about your educational background, skills and work experience.
c. ask questions about your family and friends.
d. ask questions about your country.

3.4. Before the job interview:

a. you should read your resume.
b. your should practice speaking English.
c. you should prepare yourself for the interview.
d. you should tell your friends about the interview.

3.5. The job interview gives the applicant a good opportunity:

a. to meet a nice employer.
b. to meet the person you may work for later.
c. to improve your English.
d. request whatever you want.

3.6. For the interview, it is okay to:

a. be late for the interview.
b. dress yourself any way you want.

c. smoke a cigarette.
d. none of the above.

3.7. At the interview, you may:

a. ask questions about the job you are applying for.
b. ask questions about the salary and benefits.
c. ask any questions about the expectations of the company.
d. all of the above.

3.8. It is always a good idea to:

a. take some type of follow-up actions.
b. indicate to the interviewer that you have no problem getting a job.
c. tell the interviewer that you do not really need a job.
d. interrupt the interviewer whenever you want.

3.9. As a preparation for the job interview and if it is possible, you should:

a. find out the name of the interviewer.
b. learn to pronounce the name of the interviewer.
c. ask the title of the interviewer.
d. all of the above.

3.10. Before the job interview, the prospective employer may ask you:

a. to bring additional documents.
b. to fill out a job application.
c. to bring the names and addresses of references.
d. all of the above.

VII. Student Interview Evaluation

In this exercise, as the students and the instructor act out an interview, the students are asked to judge their fellow student's performance on a scale of 1 to 5 , with 1 being the lowest possible score and 5 the best score.

_____ 1. Was the applicant dressed neatly?

_____ 2. Was the applicant on time or was he/she late for the interview?

_____ 3. Did the applicant speak to the receptionist or the secretary to let someone know they he/she had arrived for the interview?

_____ 4. Did the applicant have the necessary documents for the interview such as his/her diploma, school transcript or resume'?

_____ 5. Did the applicant have confidence in his or herself?

_____ 6. Was the applicant courteous?

_____ 7. Were all of the questions asked by the interviewer answered promptly and accurately by the applicant?

_____ 8. Did the applicant interrupt the interviewer?

_____ 9. Did the applicant thank the interviewer at the end of the interview?

_____ 10. Did the applicant say good-bye to the interviewer, and the other people in the office?

Other comments: ____

____

____

Teacher's Guide

LESSON 7

SOCIAL SECURITY AND COMPLETING THE W-4 FORM

I. Text Overview

In this lesson, students will examine the basic rules governing social security, and how to complete the necessary forms associated with the social security laws.

Students will also learn about the benefits offered by the system, and how to complete an application requesting a social security number if they do not have one.

Thereafter, students will examine the W-4 tax withholding form which must be completed before they start a new job. An explanation of the actual form and the various words or phrases found on the form will be presented. Students will then practice how to complete this form. Furthermore, discussions will focus on the various decisions which must be made by an individual before completing the form and the impact it will have on his/her net pay.

II. Key Words and/or Phrases for Discussion

As soon as possible	As quickly as you can; without hesitation.
Account	Record of business transactions
Bank account	A bank record of deposits and withdrawals
Cash benefit	Assistance by payment of money.
Eligibility	Qualification; fitness; acceptability.
Health insurance trust fund	An account set up to provide health care benefits.
Internal Revenue Service (IRS)	A federal government agency that collects income and social security taxes.
On behalf (of)	In the name of; as a representative of; for.
Social security	Benefits provided by society.
Social Security Administration	A federal government agency in charge of social security.

Social security account	A record of social security contributions of an individual.
Take-home money/pay	The amount of money one brings home after taxes.

III. Teaching Suggestions

The following are suggested steps to teach each lesson, but of course the teacher should use whatever techniques he/she feels comfortable with:

1. first, the student should be given enough time to skim over the whole lesson in order to have some idea of the contents of the lesson;
2. using simple language, summarize the main theme(s) of the lesson as well as its objectives;
3. encourage the student to study the **Key Words and Their Vietnamese Translations;**
4. teach the lesson using different techniques such as the use of synonyms, antonyms, prefixes and suffixes, oral and written practices of key vocabularies and concepts, information questions with "what," "who," "why," "when," "how," etc. Furthermore, capitalize on already-learned vocabularies , grammatical structures and concepts in teaching **new** vocabularies and concepts in a meaningful context, using examples or sentences to make the point or explain the lesson;
5. review what has just been taught;
6. go over the **Phrases for Discussion;**
7. administer tests and give feedback as soon as possible;
8. praise the student for his/her effort to learn.

LESSON 7

SOCIAL SECURITY AND COMPLETING THE W-4 FORM

I. Objectives:

Upon completion of this lesson, you will be able to understand:

1. the **social security system** in the United States;
2. the **eligibility** for social security benefits;
3. the tax **withholding** process;
4. how to fill out the tax **withholding** form known as the W-4 form;

II. Key Words and Their Vietnamese Translations

Account truơng mục ngân hàng
I have no money in my bank account.

Administer (to) cho (bài thi), điều khiển, trông nom
The teacher administered the new test this morning.

Allowance đuợc phép trừ
Allowances are permitted on certain expenditures for tax return purposes.

Benefit quyền lợi, có lợi
One of the benefits of exercise is a trim and healthy body.

Bill đạo luật
We will have to pay more taxes because of the new tax bill passed by the Congress.

Circumstance hoàn cảnh
The single mother's circumstances are difficult so she needs public assistance.

Claim (to) xin đuợc huởng, bồi hoàn
You can **claim** your travel expenditures.

Collect (to) thâu, lấy
The newspaper carrier comes every week to collect payment.

Contribute (to) đóng góp
Each person contributed $25.00 to our charity drive.

Contribution phần đóng góp

CoreStates Bank made a large contribution to the school project.

Credit (to) được điểm, trả lại

The bank made a mistake, so they credited the amount to my account.

Dependent phụ thuộc, người sống dựa vào người khác

Although the children are grown, they are still dependent on their parents.

Deposit bỏ tiền vào nhà băng

Today, Blanche made a deposit of $400.00 to her bank account.

Disabled tàng tật

That man is considered disabled because he could not walk.

Earner người kiếm tiền

Joe works full-time and is the income earner in his family.

Earning tiền kiếm được

Jim puts his weekly earnings directly into the bank.

Eligibility sự đủ điều kiện

Eligibility for public assistance is based on income and number of people in the family.

Eligible đủ điều kiện

To be eligible for the prize, you must 18 or over.

Exception ngoại trừ, ngoại lệ

Because nothing is 100% sure, there is always an exception to the rule.

Expense phí tổn

Since Bill lived far from work, his biggest expense was gas for his car.

Federal thuộc về chính phủ liên bang

The federal government is based in Washington ,D.C.

Fund quĩ

The organization raised $10,000 for its scholarship fund.

Health y tế, sức khỏe

Alma's health is not good, she needs to go to the hospital.

Identification nhận biết, căn cước

A drivers' license is a good piece of identification.

Income lợi tức, tiền kiếm được

A person with a college degree should be able to earn a good income.

Insurance bảo hiểm

The insurance company paid for my back operation.

Legal luật pháp, hợp pháp

See lesson #5

Medical y tế, thuốc thang, sức khỏe

Because of her back problems, Marie is on medical leave from work.

Payroll sổ lương

Her company had only a few employees, so the payroll was small.

Portion phần, đoạn

The title should go on the top portion of the page.

Spouse vợ hay chồng

The person you are married to is your spouse.

System hệ thống

IBM makes complicated computer systems.

Trust quỉ tài trợ

Every year his parents put money in a trust fund for him to use when he becomes an adult.

Withhold (to) giữ lại (thuế)

The city government withholds income taxes of all those who work and earn money in the city.

III. The Social Security System and the W-4 Form

A. THE SOCIAL SECURITY SYSTEM

During the working years, practically every American with an **income** has to pay the **social security** tax. His/her employer also has to pay the same amount of tax **on his/her behalf**. The United States government agency which **collects** and **deposits** this tax in special **funds** is the **Internal Revenue Service,** commonly known as the **IRS**. The **benefits** generated from the funds will be paid to the taxpayer and/or his/her family at a later day when they become **eligible**. The more the taxpayer **contributes** during the working years, the bigger the monthly **cash benefit** will be.

The following are some of the **circumstances** in which the person will be eligible for social security benefits:

1. when he/she is retired at 62 years of age or older;
2. when he/she becomes **disabled** and can no longer work;
3. when he/she dies. In this case, his/her eligible family members (**spouse** and children under the age of 18) will collect the benefits.

The purpose of social security benefits is to replace part of the lost **earnings** and help support the eligible individual(s). **The Social Security Administration**, a **federal** agency, decides the **eligibility** and **administers** the social security funds.

One **portion** of the **contribution** the working person makes goes into a separate **health insurance trust fund**. This fund will help pay health care costs such as hospital **bills**, doctors' bills and other **medical expenses.**

B. THE W-4 FORM or EMPLOYEE'S WITHHOLDING ALLOWANCE CERTIFICATE

When you begin to work at a new job, you will always be asked to fill out a W-4 form, or the Employee's Withholding Allowance Certificate. This **legal** form will enable your new employer to **withhold** from your pay the appropriate monies for social security and income taxes that every income **earner** in the United States has to pay. There are **exceptions**. The amount of money which is deducted from the pay will be recorded with the government using your social security number. The social security portion of the tax withholding will be used to pay social security benefits to the taxpayer or his/her family later on.

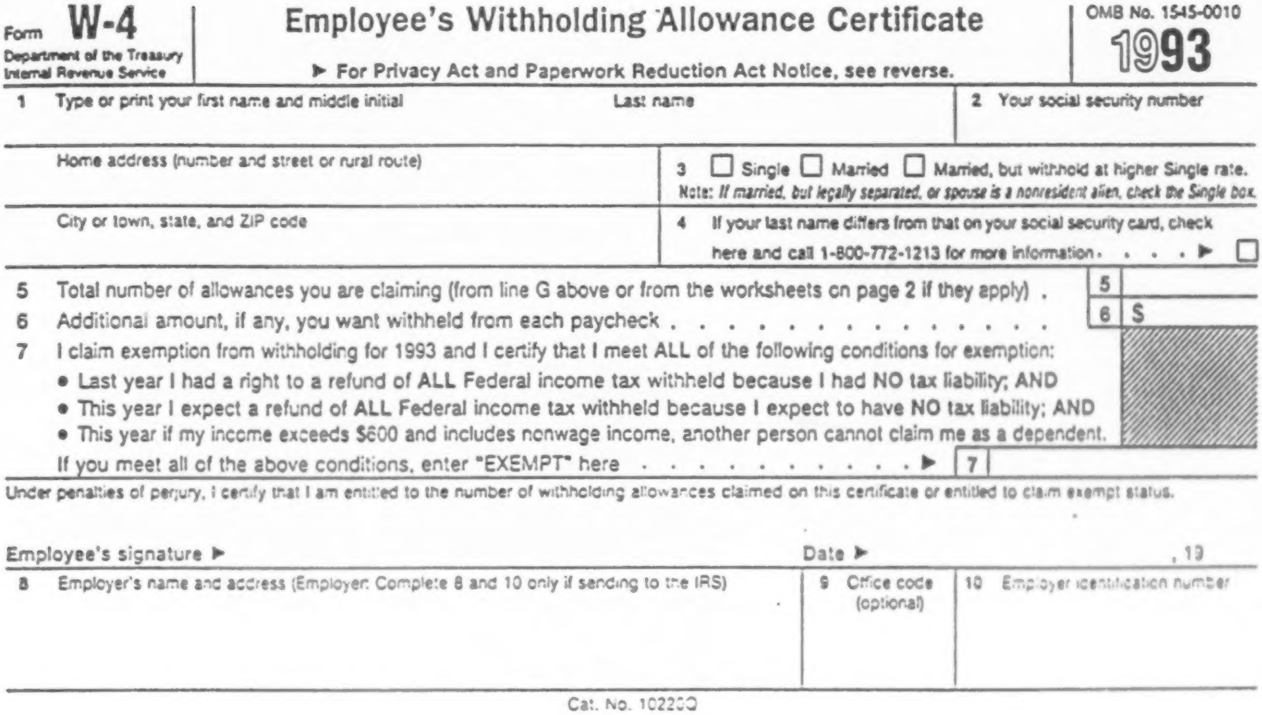
If you do not have a social security number, you should apply for it **as soon as possible**. But why must you have such a number?

Once you have applied for and received your social security number, this number will stay with you until you die. Everywhere you work, the employer will ask you to fill out the W-4 form which requires, among other things, your social security number. In this way, when your employer deducts social security tax from your **earnings**, it will be **credited** to your **social security account**. This account is identified by your social security number. The social security number can also be used as an **identification** number (ID) in many situations, such as **payroll**, school registration, **bank account**, etc.

It is also very important that you complete and understand the W-4 form properly. Your **take-home money** (earning after all taxes) depends on how many **dependents** or **allowances** you **claim** on the W-4 form. Generally, the more dependents you claim, the more money you will receive in your paycheck.

However, be certain that the number of dependents is correct, because if you have made a mistake on this form, the government may require you to pay an additional amount of tax to correct a mistake you have made. If you cannot or do not know how to fill out the W-4 form, get help from your employer, teacher, counselor, relative or friend.

The following is a copy of the W-4 form for your study and practice:



Form **W-4**
Department of the Treasury
Internal Revenue Service

Employee's Withholding Allowance Certificate

▶ For Privacy Act and Paperwork Reduction Act Notice, see reverse.

OMB No. 1545-0010
1993

1 Type or print your first name and middle initial | Last name | 2 Your social security number

Home address (number and street or rural route)

3 ☐ Single ☐ Married ☐ Married, but withhold at higher Single rate.
Note: If married, but legally separated, or spouse is a nonresident alien, check the Single box.

City or town, state, and ZIP code

4 If your last name differs from that on your social security card, check here and call 1-800-772-1213 for more information . . . . ▶ ☐

5 Total number of allowances you are claiming (from line G above or from the worksheets on page 2 if they apply) . | 5 |

6 Additional amount, if any, you want withheld from each paycheck . . . . | 6 | $

7 I claim exemption from withholding for 1993 and I certify that I meet ALL of the following conditions for exemption:

- Last year I had a right to a refund of ALL Federal income tax withheld because I had NO tax liability; AND
- This year I expect a refund of ALL Federal income tax withheld because I expect to have NO tax liability; AND
- This year if my income exceeds $600 and includes nonwage income, another person cannot claim me as a dependent.

If you meet all of the above conditions, enter "EXEMPT" here . . . . ▶ | 7 |

Under penalties of perjury, I certify that I am entitled to the number of withholding allowances claimed on this certificate or entitled to claim exempt status.

Employee's signature ▶ Date ▶ , 19

8 Employer's name and address (Employer: Complete 8 and 10 only if sending to the IRS) | 9 Office code (optional) | 10 Employer identification number

Cat. No. 10220Q

IV. Phrases for Discussion

As soon as possible	càng sớm càng hay
Bank account	trương mục ngân hàng
Cash benefit	quyền lợi được cung cấp tiền
Health insurance trust fund	quĩ bảo hiểm sức khỏe
Internal Revenue Service (IRS)	Sở Thuế Vụ
On behalf (of)	nhân danh
Social Security Administration	Sở An Ninh Xả Hội
Social security account	trương mục an ninh xả hội
Social security	an ninh xả hội
Take-home money	lợi tức sau khi trả thuế

BEST COPY AVAILABLE

V. Tests

1. Circle the best answer.

Example:

Take-home money:

a. is the money you earn before taxes.
b. is your monthly salary.
c. includes social security contribution.
d. is the amount of money after all taxes and contributions have been deducted. **(Best anwer)**

1.1. Practically every American with an income:

a. can buy a house.
b. is lucky to have a job.
c. must thank the employer for the job.
d. must pay social security tax.

1.2. The employer has to:

a. pay the same amount of social security tax as the employee.
b. collect the social security tax **on behalf of** the government.
c. pay social security tax to the IRS.
d. all of the above.

1.3. The IRS is:

a. an employment agency.
b. a federal agency.
c. a state agency.
d. a local agency.

1.4. The IRS stands for:

a. International Revenue Service.
b. International Reference Service.
c. International Reading Society.
d. Internal Revenue Service.

1.5. A person becomes eligible for social security benefits:

a. when he is retired at the age of 62.
b. at the age of 62.
c. when he does not want to work.
d. when he applies for it.

1.6. The Social Security Administration is:

a. a part of the IRS.
b. a federal agency which administers the social security funds.
c. employed by your employer.
d. all of the above.

1.7. The Social Security Administration:

a. decides the eligibility for social security benefits.
b. decides the amount of income tax of the employer.
c. decides how much you have to pay for your income tax.
d. administers federal income tax.

1.8. The W-4 Form:

a. contains information about jobs.
b. is the employer's withholding allowance certificate.
c. is the employee's withholding allowance certificate.
d. none of the above.

1.9. Your social security tax withholding:

a. will be used to pay social security benefits to you when you become eligible.
b. will be used to pay social security benefit to the employer.
c. is necessary because the federal government needs money to pay for its services.
d. all of the above.

1.10. The W-4 form determines:

a. your income after tax.
b. how much your employer has to pay you every month.
c. when you will receive social security benefits.
d. how often your employer pays you.

2. Fill in each of the blanks with the best word below.

claim
withhold
social security
benefits
identification
contribute
credited
earnings
dependents
collects
disabled
insurance
legal
payroll

Exemple:

The employer has to ___________ to the social security fund of each of its employee. **(contribute)**

2.1. Your take home pay depends on how many ____________ or allowances you ____________.

2.2. The Internal Revenue Service__________ the tax withholdings from the employer and deposits the __________ tax in special funds.

2.3. Your employer will ________ from your pay the appropriate amount of money for social security and income taxes.

2.4. Your employer will deduct social security tax from your ________.

2.5. When you retire at 62 years of age or older, or if you become ______ and can no longer work, you may receive__________ from Social Security.

2.6. Income earners have to __________ to Social Security funds for future benefits.

2.7. Health _________ is used to pay for health care costs.

2.8. The W-4 form is a ______ form.

2.9. Your social security tax is _______to your social security account.

2.10. If you work for a company and get pay, you are on its _________.

3. Fill in each of the blanks on the left column with the best answer on the right column.

3.1. ___ spouse **a.** husband or wife.

3.2. ___ administer

3.3. ___ eligible

3.4. ___ income

3.5. ___ deposit

3.6. ___ expense

3.7. ___ payroll

3.8. ___ benefits

3.9. ____account

3.10.___ federal

3.11.___ contribute

3.12.___ legal

3.13.___ disabled

3.14.___ IRS

3.15.___ apply for

b. payments or services provided in case of disability, sickness or retirement.

c. something to do with the central government.

d. to place money in a bank.

e. cost.

f. to be in charge or manage.

g. based on the law.

h. to pay for a purpose such as social security tax.

i. qualified.

j. money earned.

k. list of employees receiving wages or salaries.

l. a bank record of deposits and withdrawals.

m. request; ask for.

n. a federal government agency collecting taxes.

o. unable to work or perform certain tasks.

Teacher's Guide

LESSON 8

READING THE W-2 STATEMENT

I. Text Overview

In this lesson, students will examine the W-2 statement and the information it contains.

Initially, students will learn about the general purpose of the W-2 statement and its relationship to the student's paycheck. Thereafter, students will examine specific numbered boxes to understand the figure in each box, and determine if the deductions from the paychecks throughout the year are properly summarized on the W-2 statement.

II. Keys Words and/or Phrases for Discussion

Earnings	Income, what you make on your job or business.
Employer's Identification Number (EIN)	This number is given to each employer for identification purposes.
F.I.C.A.	Federal Insurance Contributions Act which requires contributions from employees and employers for social security benefits.
Internal Revenue Service (Also known as the I.R.S.)	A federal agency in charge of collecting income and social security taxes.
Medicare	Health care program paid for by the U.S. government.
Medicare benefits	Health care benefits provided by the U.S. government.
Non-taxable	You do not have to pay tax.
On your behalf	In your name and for you.
Pension plan	A plan of contributions for the purpose of retirement.
Salary vs. wages	Salary is usually calculated on a monthly or yearly basis, but wages are paid on an hourly basis.
Special purposes	Specific reasons
Tax return	The declaration of income, expenses and deductions for tax purposes. Each individual with an annual income exceeding a certain amount of money has to file the tax return each year. The deadline for filing the tax return is April 15. Filing after this date is subject to heavy penalty and interest.

Title	Name; headline.
Unemployment compensation	The benefit received as a result of unemployment.
W-2 Wage and Tax Statement	A summary of earnings and deductions for one year from January 1 to December 31.

III. Teaching Suggestions

The following are suggested steps to teach each lesson, but of course the teacher should use whatever techniques he/she feels comfortable with:

1. first, the student should be given enough time to skim over the whole lesson in order to have some ideas about the contents of the lesson;
2. using simple language, summarize the main theme(s) of the lesson as well as its objectives;
3. encourage the student to study the **Key Words and Their Vietnamese Translations;**
4. teach the lesson using different techniques such as the use of synonyms, antonyms, prefixes and suffixes, oral and written practices of key vocabularies and concepts, information questions with "what," "who," "why," "when," "how," etc. Furthermore, capitalize on already learned vocabularies , grammatical structures and concepts in teaching new vocabularies and concepts in a meaningful context, using examples or sentences to make the point or explain the lesson;
5. review what has just been taught;
6. go over the **Phrases for Discussion;**
7. administer tests and give feedback as soon as possible;
8. praise the student for his/her effort to learn.

LESSON 8

READING THE W-2 STATEMENT

I. Objectives:

In this lesson you will **examine the W-2 Wages and Tax Statement**, known as the **W-2 form** or **W-2 statement**, and upon completion of the lesson you should be able to:

1. Understand the **purpose** of the W-2 statement;
2. Understand the information on the W-2 statement;
3. Know what to do with the 4 copies of the W-2 statement that you receive from your employer every year.

II. Key Words and Their Vietnamese Translations

Compensation bồi thường, trợ cấp
Gwen expected to receive compensation for the extra hours that she worked.

Deduct (to) trừ
The government deducts a good percentage of every person's paycheck for tax purposes.

Earnings lợi tức, tiền kiếm ra
See lesson #7

Education giảo dục
A good education leads to a good job.

Examine (to) xem xét, khảm xét
Dr. Green examined the patient's broken arm.

F.I.C.A. luật thuế an ninh xả hội
F.I.C.A. stands for Federal Insurance Contribution Act which deals with social security.

File (to) làm đơn, khai
Every year, every working citizen must file a tax form with the IRS.

Income lợi tức, tiền kiếm ra
See lesson #7

Insurance bảo hiểm
See lesson #7

Medicare chuơng trình trợ giúp y tế

Joe's grandparents receive Medicare which pays their medical bills.

Pension tiền hồi hưu

My grandfather received a good pension after he retired from his job.

Purpose mục đích

The purpose of the letter was to inform us of her decision.

Record sổ sách, hồ sơ

My doctor ' s office has a file of all of my medical records.

Retirement hưu trí

Many people look forward to retirement on their 65th birthday.

Subject chủ đề, môn học

Andrea's favorite subject in school is science.

Switch (to) chuyển qua

Nora switched a chicken for the turkey and hoped that nobody would notice.

Taxable bị đánh thuế

You only have to pay the sale tax on taxable items such as bicycles and toys.

Tip tiền thưởng, tiền nước hay làm qùa (cho người hầu bàn)

We should leave a good tip for the waitress because she gave us an excellent service.

Title gọi là, đề mục, danh hiệu

Her title at work is Senior Vice-President.

Unemployment thất nghiệp

Mark cannot find a job, he has been collecting unemployment checks.

Withhold (to) giữ lại

See lesson #7

III. Reading the W - 2 Form

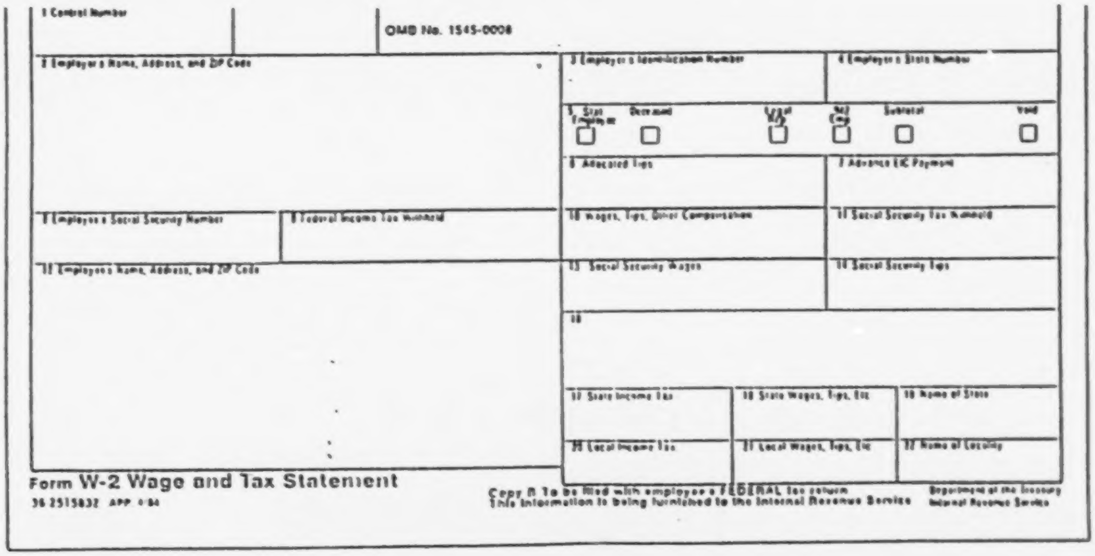
As you have already learned, each time you are paid, your employer is required to **withhold** certain taxes from your paycheck. These taxes are based upon the information you provided on your W-4 form. They include the withheld taxes known as **F.I.C.A** (social security tax), federal tax, state tax and local tax (city, town, etc.). **On your behalf**, the employer then has to pay these taxes to different government agencies: the social security, **Medicare** and federal taxes go to the **Internal Revenue Service**, a federal agency also known as the **I.R.S.**; the state tax goes to the state and the city tax to the city. But at the end of each year it would be very difficult to remember how much money your employer has **deducted** from your paychecks, especially if you **switch** jobs.

The **W-2 Wage and Tax Statement** commonly known as the W-2 form is the form which shows all the deductions. The law requires each of your employers (if you work for more than one employer) to give you a W-2 form by the end of January each year. Among other things, this form contains the name of your employer, your name, your social security number and your address. On this W-2 form your employer also provides you with all of the important information about how much you were paid during the past year and how much your employer deducted from your **earnings** for different taxes (social security, Medicare, federal, state, local, etc.).

Your employer must give you more than one copy of the W-2 form. This is because when you **file** your **tax returns** you must send, along with these returns, one copy to the I.R.S., one copy to the state government and one copy to the local government such as the city or the town where you work. Finally, one of the copies will be for your **records**.

You will also notice different dollar amounts listed in different boxes on the form. The **title** of each box tells you what the amount is for.

Box #10, **titled** wages, tips, and other **compensation**, represents the total amount of your **income** for the year. To get the total withholdings, you add the following boxes: **Box (9) Federal income tax withheld, Box (11) Social security tax withheld, Box (15) Medicare tax withheld, Box (18) Other, Box (24) State income tax,** and **Box (27) Local income tax withheld. Box (12) Social security wages** tells you the amount of your earnings that is **taxable** for social security benefits. **Box (14) Medicare wages and tips** lists the amount of earnings that is taxable for **Medicare benefits.** Please notice that the amount listed in **Box (21) Local wages, tips,** etc. is not necessarily the same as the amount listed in box (10) because a certain amount of money from your income has been withheld by your employer for **special purposes** such as your **pension plan** or health **insurance.** This withheld money is **non-taxable.** The following is a sample of the W-2 form for you to examine:



1 Control Number

OMB No. 1545-0008

2 Employer's Name, Address, and ZIP Code

3 Employer's Identification Number

4 Employer's State Number

5 Stat Employee ☐ Deceased ☐ Legal Rep ☐ 942 Emp ☐ Subtotal ☐ Void ☐

6 Allocated Tips

7 Advance EIC Payment

8 Employee's Social Security Number

9 Federal Income Tax Withheld

10 Wages, Tips, Other Compensation

11 Social Security Tax Withheld

12 Social Security Wages

13 Social Security Tips

15 Employee's Name, Address, and ZIP Code

16

17 State Income Tax

18 State Wages, Tips, Etc

19 Name of State

20 Local Income Tax

21 Local Wages, Tips, Etc

22 Name of Locality

Form W-2 Wage and Tax Statement

36 2515832 APP 4/84

Copy B To be filed with employee's FEDERAL tax return
This information is being furnished to the Internal Revenue Service

Department of the Treasury
Internal Revenue Service

IV. Phrases for Discussion

Employer's Identification Number (EIN)	số căn cước của chủ nhân
F.I.C.A.	luật thuế an ninh xã hội
Internal Revenue Service (IRS)	Sở Thuế Liên Bang
Medicare benefit	điều được hưởng trợ giúp y tế
Non-taxable	không phải trả thuế
On your behalf	nhân danh quí vị
Pension plan	chương trình hồi hưu
Salary vs. wages	lương tháng khác lương giờ
Special purposes	mục đích đặc biệt
Tax return	tờ khai thuế
Unemployment compensation	tiền thất nghiệp
W-2 Wage and Tax Statement	bản liệt kê lợi tức và đóng thuế

PRESENTATION OF THE W-2 FORM

The employee must include a copy of the W-2 form when he/she mails his tax return to the IRS and to the state or to the local government. Also he/she keeps one copy for himself/herself. On the W-2 form, one finds important information printed in numbered boxes (all W-2 forms from all employers are numbered in the same way). The following is the discussion of the most important boxes:

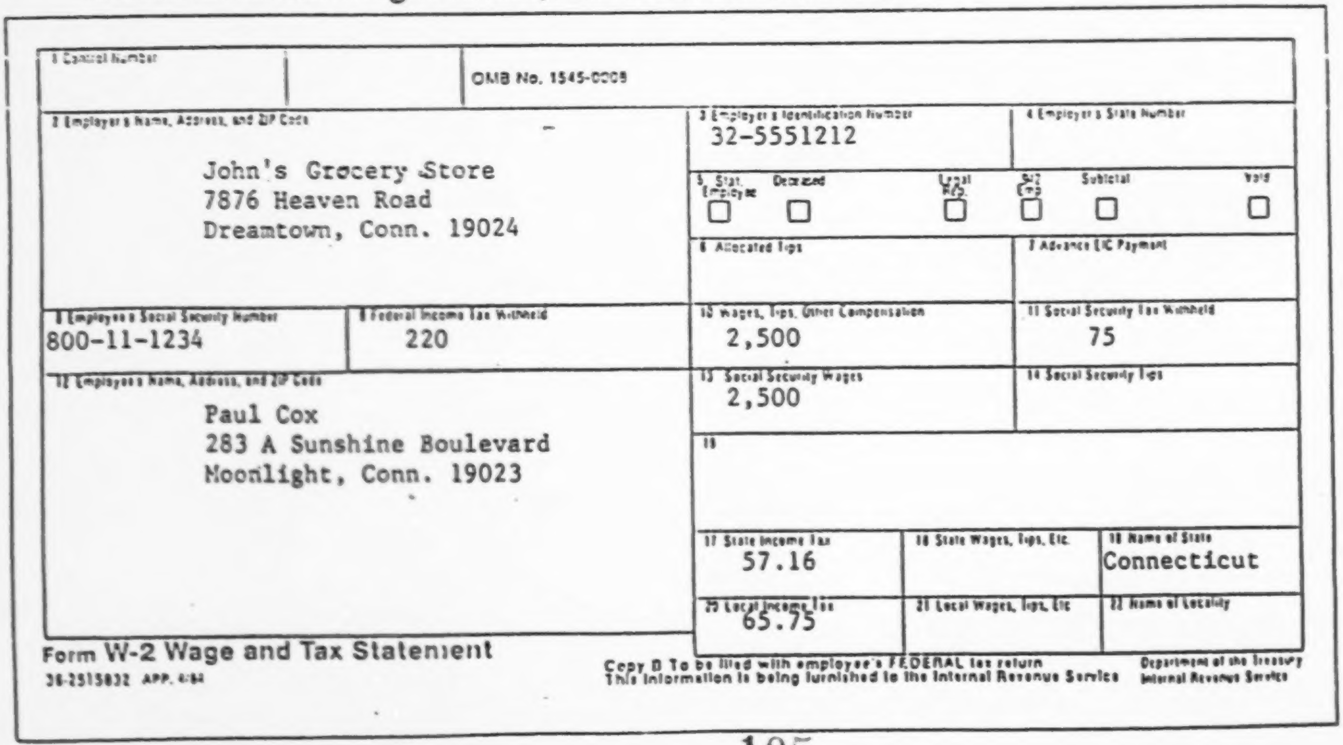
Box 2:	Employer's Name, Address, and Zip Code
Box 3:	**Employer's Identification Number** - Every employer must have an identification number. This number is given by the IRS.
Box 5:	Employee's Social Security Number
Box 9:	Federal Income Tax Withheld - The taxes taken out of the employee's income and paid directly to the IRS.
Box 10:	Wages, Tips, Other Compensation - The total amount of money earned by the employee.
Box 11:	Social Security Tax Withheld - The taxes taken out of the employee's income to pay social security benefits and

support insurance programs for people 65 and older.

Box 12:	Social Security Wages - The maximum amount of the employee's income that can be taxed to pay for social security benefits.
Box 14:	Medicare Wages and Tips - The total amount of earnings that can be taxed for Medicare benefits.
Box 15:	Medicare tax withheld - The total tax withheld for Medicare benefits.
Box 18:	Other - Other deductions such as retirement, unemployment compensation tax, etc.
Box 23:	Benefits included in Box 10 - Benefits other than earnings. These benefits are taxable.
Box 24:	State Income Tax - Total state tax withheld.
Box 25:	State Wages, Tips, etc. - Total earnings subject to state tax.
Box 27:	Local Wages, Tips, etc. - Total local tax withheld.

V. Tests

1. Look at the following W-2 form, then circle the best answer.



1 Control Number

OMB No. 1545-0008

2 Employer's Name, Address, and ZIP Code

John's Grocery Store
7876 Heaven Road
Dreamtown, Conn. 19024

3 Employer's Identification Number
32-5551212

4 Employer's State Number

5 Stat. Employee ☐ Deceased ☐ Legal Rep. ☐ 942 Emp. ☐ Subtotal ☐ Void ☐

6 Allocated Tips

7 Advance EIC Payment

8 Employee's Social Security Number
800-11-1234

9 Federal Income Tax Withheld
220

10 Wages, Tips, Other Compensation
2,500

11 Social Security Tax Withheld
75

12 Employee's Name, Address, and ZIP Code

Paul Cox
283 A Sunshine Boulevard
Moonlight, Conn. 19023

13 Social Security Wages
2,500

14 Social Security Tips

16

17 State Income Tax
57.16

18 State Wages, Tips, Etc.

19 Name of State
Connecticut

20 Local Income Tax
65.75

21 Local Wages, Tips, Etc

22 Name of Locality

Form W-2 Wage and Tax Statement
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Copy B To be filed with employee's FEDERAL tax return
This information is being furnished to the Internal Revenue Service

Department of the Treasury
Internal Revenue Service

Example:

How much is the employee's state income tax?

a. $67.25
b. $75.00
c. $57.16 **(Correct answer)**
d. None

1. 1. What is the employee's Social Security Number?

a. 32-5551212
b. 800-11-1234
c. 787-88-6666
d. None of the above.

1.2. What is the employer's name?

a. W-2 Wage
b. Paul Cox
c. John's Grocery Store
d. None of the above.

1.3. How much social security tax was withheld?

a. $220.00
b. $ 2,500.00
c. $75.00
d. All of the above.

1.4. The employer's identification number is:

a. 5-2340
b. 32-5551212
c. 100 First St.
d. None of the above.

1.5. What is the Federal income tax withheld?

a. None
b. $2,500.00
c. $230.00
d. $220.00

1.6. What is the employer's state number?

- a. 510
- b. 5-2340
- c. 787-88-6666
- d. I do not know.

1.7. What is the employee's total income?

- a. $2,500.00
- b. $25,000.00
- c. $220.00
- d. $2,200.00

1.8. What are the social security wages?

- a. $2,500.00
- b. $75.00
- c. $220.00
- d. I do not know.

1.9. What is the employee's local income tax?

- a. $230.00
- b. $220.00
- c. $75.00
- d. None of the above.

1.10. What is the employee's zip code?

- a. 19141
- b. 19022
- c. 19001
- d. 19023

2. Circle the best answer.

Example:

The W-2 Wage and Tax Statement:

- a. is known as the W-2 form. (Best Answer)
- b. shows the monthly salary.
- c. is not an important document.
- d. lists the name of your bank.

2. 1. The money paid for the job done for the entire year is called:

- a. income tax
- b. wage
- c. tip
- d. salary

2. 2. When will you receive the W-2 form?

- a. every month.
- b. every two weeks.
- c. by the end of January each year.
- d. none of the above.

2.3. The W-2 form copies are given to the employee so that he/she:

- a. can file the tax return.
- b. understand his/her total earning and deductions.
- c. can keep a record of total earning and deductions for the year.
- d. all of the above.

2.4. The W-2 form contains information about the total withholdings for:

- a. the F.I.C.A. tax.
- b. the local tax.
- c. the Medicare tax.
- d. all of the above.

2.5. The employer is required by law to give you:

- a. a salary increase every six months.
- b. the W-2 form copies every year.
- c. good recommendations for your job.
- d. tips.

3. **Fill in each of the blanks on the left column with the best answer on the right column.**

3.1. ___	payment to an unemployed worker	**a.**	**salary**
3.2. ___	a declaration of income, expenses and deductions for tax purposes.	**b.**	**pension**
3.3. ___	pay on an hourly basis.	**c.**	**unemployment compensation**

3.4. ___	a statement of income and deductions needed for tax return.	d.	tax return
3.5. ___	you lost your job and do not work.	e.	wages
3.6. ___	you are over 62 and do not work anymore.	f.	retirement
3.7. ___	a fixed sum of money paid regularly to a person during his retirement.	g.	unemployment
3.8. ___	that can be taxed.	h.	taxable
3.9. ___	money given as an appreciation for a particular service or reason such as in restaurants or hotels.	i.	tip
3.10. __	pay calculated on a monthly or yearly basis.	j.	W-2 form

Teacher's Guide

LESSON 9

READING A PAYCHECK

I. Text Overview

In this lesson, students will learn how to read and interpret the standard paycheck and stub.

Initially, students will examine how their total pay is calculated. Examples will include flat salaries as well as hourly rates.

Thereafter, students will look at the concepts of gross pay, net pay and the various deductions. Each deduction will be discussed, so that the students understand the purpose of each deduction, and the benefits derived from the deductions.

I I. Key Words and/or Phrases for Discussion

A lot of	Much; many; plenty.
Consist of (to)	Composed of; made up.
Department	Division, section. For example: accounting department.
Gross pay	Pay **before** taxes and deductions.
Net pay	Pay **after** all taxes and deductions.
Overtime (OT)	Time in excess of 40 hours a week.
Overtime rate	The amount of money paid to the employee for each hour over 40 hours a week. The overtime rate is usually 1.5 times the regular hour rate. For example, if the regular hourly rate is $6.00, the overtime rate is $9.00.
Paycheck	check in payment of wages or salary.
Payroll check	check issued to pay salaries or wages.
Pay period	The amount of time from the first to the last day of the period for which you are paid. It can be one week, two weeks, or a month.
Pay stub	The part of the check that contains information about earnings, deductions, pay rate, gross income, net income, etc.
Regular hourly rate	The amount of money paid per hour if you do not work more than 40 hours a week.
Regular time	Time within 40 working hours a week.
Year to date	From the beginning of the year to now.

III. Teaching Suggestions

The following are suggested steps to teach each lesson, but of course the teacher should use whatever techniques he/she feels comfortable with:

1. first, the student should be given enough time to skim over the whole lesson in order to have some ideas about the contents of the lesson;
2. using simple language, summarize the main theme(s) of the lesson as well as its objectives;
3. encourage the student to study the **Key Words and Their Vietnamese Translations;**
4. teach the lesson using different techniques such as the use of synonyms, antonyms, prefixes and suffixes, oral and written practices of key vocabularies and concepts, information questions with "what," "who," "why," "when," "how," etc. Furthermore, capitalize on already learned vocabularies , grammatical structures and concepts in teaching new vocabularies and concepts in a meaningful context, using examples or sentences to make the point or explain the lesson;
5. review what has just been taught;
6. go over **Phrases for Discussion;**
7. administer tests and give feedback as soon as possible;
8. praise the student for his/her effort to learn.

LESSON 9

READING A PAYCHECK

I. Objectives:

In this lesson, you will examine the information contained on the paycheck and **pay stub**, and upon completion of this lesson you will be able to:

1. identify the various **items** found on the pay stub;
2. understand the various **deductions** listed on the pay stub;
3. determine how **gross** and **net** pays are calculated;
4. understand the importance of reviewing each paycheck and maintaining records of previous **pay periods.**

II. Key Words and Their Vietnamese Translations

Amount số lượng

The amount on Regina's paycheck was smaller than she had hoped for.

Calculate (to) tính

An accountant is able to calculate your tax return accurately.

Cash (to) lĩnh tiền (chi phiếu)

Brenda always cashes her paycheck at her employer's bank.

Check chi phiếu

It's better to cash a check at a bank than at a check cashing place.

Current hiện tại, hiện nay

Jackie's current job is that of a secretarial assistant.

Deduction trừ

A payroll deduction is an amount of money taken out of your paycheck.

Department bộ. ban, phân khoa, ban

The shoe department at Macy's is hiring sales representatives.

Gross trước khi trừ thuế

The government wants to know your gross income.

Hourly tính theo giờ

Jim earns an hourly wage of $6.75

Insurance bảo hiểm

See lesson #7

Item món, khoản, mục, vật
You are allowed 10 or less items in the express lane at the supermarket.

Net lợi tức, tiền sau khi trừ thuế
The government deducted a large portion of Margie's paycheck therefore her net pay was small.

Overtime (OT) giờ phụ trội, giờ làm việc qúa 40 tiếng một tuần
John got a bigger paycheck this week because of 10 overtime hours.

Paycheck chi phiếu lương
At my job, we receive a paycheck every 2 weeks.

Payroll sổ lương
His company has a small payroll because it has only a few employees.

Period đoạn thời gian
A pay period can be anywhere from a week to a month.

Retirement hồi hưu
See lesson #8

Salary tiền lương
Timothy earns a salary of $450.00 a month.

Savings tiết kiệm
Carol puts 5% of her income into her savings.

Stub cuống giấy
Your pay stub lists all the deductions taken from your gross income.

Voluntary tự nguyện, xung phong
Paula does not get paid for her work because it is voluntary.

III. Reading a Paycheck

Each time you receive a **paycheck,** also known as **payroll check,** you will find that it contains **a lot of** very important information. The paycheck describes how your employer **calculated** the **amount** of your paycheck. It also lists the total amounts of earnings and **deductions** for each particular period called the **pay period,** and also from the beginning of the year to the date of the paycheck. The pay period can be one or two weeks or a month. Since the information is contained in the paycheck, it is necessary that you understand exactly what all of this information means.

In most cases, your paycheck **consists of** two (2) parts: the actual **check** and the **pay stub.** This check represents the amount of money available to you after all the deductions during the pay period. The amount on your check is your **net pay.**

You can **cash** the paycheck by presenting it to a bank or a cashing place, or you can deposit it in your bank account. In both cases, you have to sign or endorse the check by putting your signature on the back of the check.

When you cash the paycheck, the bank or check cashing place does not need the pay stub. However, you should keep the pay stub because it contains a lot of very important information about your earnings and all deductions. This information helps you understand how your net pay was **calculated**.

In examining the pay stub, you should first examine it to see if the proper amount for the current pay period has been paid to you.

To **calculate** your current net pay, you must first determine what your current **gross pay** should be. If you are paid on an **hourly** basis, you must multiply the number of hours worked during the pay period by the pay rate per hour. For example, if your **pay period** is one week, and if you worked forty (40) hours, and your **regular hourly rate** is six (6) dollars per hour, then your gross pay will be calculated as follows:

Gross pay: 40 hours × $6.00 = $240.00

If you work more than forty (40) hours during the week, you are entitled to **overtime** pay. The hourly **overtime rate** is higher than your regular hourly rate. The overtime rate can be as much as 50% higher than the regular rate. This rate is called "**time-and-a-half.**" For example, if you get $10 an hour at the regular rate, your overtime rate can be as high as $15.00 an hour. However, overtime pay only applies to the number of hours exceeding 40. In other words, if you worked a total of 45 hours during the week, the overtime rate only applies to 5 hours, and the other 40 hours will be paid at the regular rate. The following calculations will demonstrate the point discussed here:

40 hours × $10.00 an hour =	$400.00	(regular pay rate)
5 hours × $15.00 an hour =	75.00	(overtime rate)
Total earning:	$475.00	

If you are paid the same amount each pay period, it is not necessary to perform any type of calculation to figure your gross pay, which is usually referred to as your "**salary**."

In either case, in order to determine your net pay, you must subtract all of your **current deductions** from your gross pay. These current deductions are all of the different taxes, social security withholding, and any other deductions such as **insurance, savings** or **retirement** that are deducted from your gross pay. This result will be your net pay, and you should make certain that this same amount is on the front of your paycheck, written out in words and in numbers.

The other information represents the total amount which you have been paid during the year. This information is called **"year-to-date"** information. The year to date information includes the totals of all of your income and deductions, both individually and in total for the year. Although some of the calculations, such as the various taxes, may be difficult for you to calculate, in most cases it is easier to total the other **items** such as insurance or savings deductions. Since these deductions are usually **voluntary** and of great value to you and your family, it is important that you review these calculations on each pay stub.

It can also be very helpful if you keep the pay stub from each one of your paychecks. You should find a safe place in your home, and keep the stubs in good order. In this way, should you ever find a mistake in your pay or deductions, it will be easier to explain the mistake to your employer with the use of your previous pay stubs as examples.

I V. Phrases for Discussion

A lot of nhiều

Consist of (to) gồm có

Current earnings lợi tức trong đoạn thời gian hiện nay

Employee number số của mỗi công nhân

Gross pay lương trước khi trừ thuế

Net pay lương sau khi trừ thuế

Overtime rate giá biểu, mực độ giờ phụ trội

Pay period khoảng thời gian cách nhau mỗi kỳ lương

Payroll check chi phiếu lương

Pay rate giá biểu, mực độ tiền lương

Pay stub cuống ghi chi tiết các khoản tiền lương và khấu trừ

Period beginning bắt đầu đoạn thời gian

Period ending chấm dứt đoạn thời gian

Regular hourly rate gia biểu mỗi giờ thường xuyên

Regular time giờ làm việc thường xuyên

Time-and-a-half trả gấp rưỡi (150%)

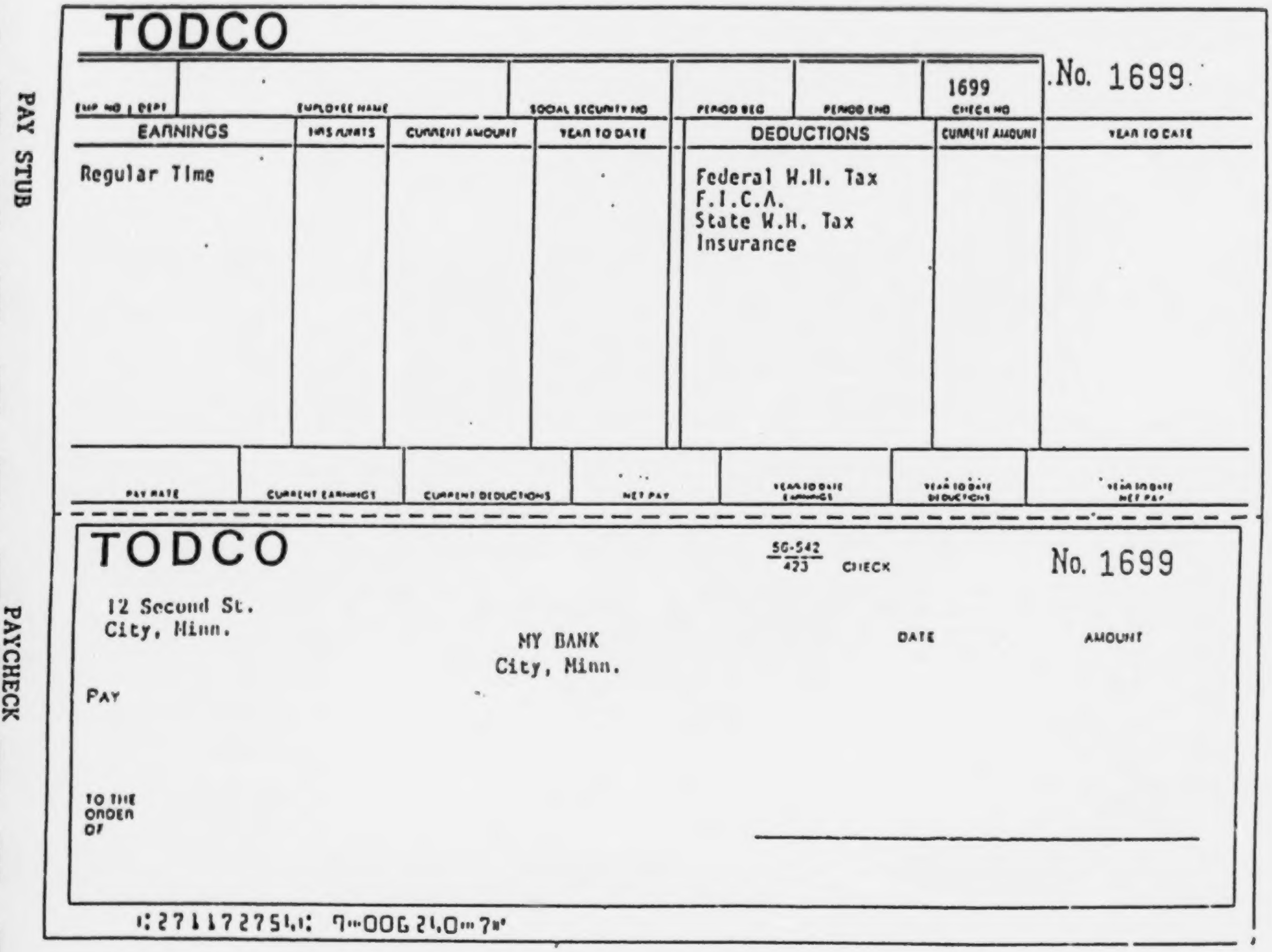
To the order of trả cho

Year to date deductions tổng cộng tiền trừ từ đầu năm tới nay

Year to date earnings tổng cộng lợi tức từ đầu năm tới nay
Year to date từ ngày bắt đầu làm việc hay từ đầu năm tới nay
Year to date net pay tổng cộng lợi tức sau khi trừ thuế từ đầu năm tới nay

PRESENTATION OF A PAYCHECK AND A PAY STUB

The following is a sample of a paycheck and a pay stub:


PAY STUB
PAYCHECK

TODCO

EMP NO | DEPT	EMPLOYEE NAME	SOCIAL SECURITY NO	PERIOD BEG	PERIOD END	CHECK NO
					1699

No. 1699

EARNINGS	HRS/UNITS	CURRENT AMOUNT	YEAR TO DATE	DEDUCTIONS	CURRENT AMOUNT	YEAR TO DATE
Regular Time				Federal W.H. Tax F.I.C.A. State W.H. Tax Insurance		

PAY RATE	CURRENT EARNINGS	CURRENT DEDUCTIONS	NET PAY	YEAR TO DATE EARNINGS	YEAR TO DATE DEDUCTIONS	YEAR TO DATE NET PAY

TODCO

12 Second St.
City, Minn.

56-542/423 CHECK No. 1699

MY BANK
City, Minn.

DATE AMOUNT

PAY

TO THE ORDER OF

⑆271172751⑆ 7⑈006 21.0⑈7⑈

BEST COPY AVAILABLE

Paycheck

The following are terms and phrases commonly found on the pay check:

1.	**TODCO**	Name of the company (employer).
2.	**"To the order of"**	The name of the person who is entitled to cash the check.
3.	**Pay**	The amount of the check (net income).
4.	**Logan Bank**	The name of the bank.
5.	**No.**	Check number.
6.	**Date**	Date when the check was issued.
7.	**Amount**	Amount of the check; same as net income.
8.	**Signature**	Signature of an official of the company (employer) who is authorized to sign the check.

Pay stub

The following are terms and phrases commonly found on the pay stub:

1.	**Pay rate**	Amount you earn per hour.
2.	**Current earnings**	Total amount of money you made from the first day to the last day of the pay period. The pay period can be one week, two weeks or a month.
3.	**Current deductions**	Total amount of money taken from your income from the first day to the last day of the pay period for taxes and/or other purposes.
4.	**Net pay**	Total amount earned after deductions (take-home pay)
5.	**Year-to-date earnings**	Total amount of earnings from the beginning of the year to the end of the current pay period.
6.	**Year-to-date deductions**	Total amount of deductions from the beginning of the year to the end of the current pay period.
7.	**Year-to-date net pay**	Total amount of earnings after deductions (or take-home pay) from the beginning of the year to the end of the current period.
8.	**No.**	Check stub number; same number as on the check.
9.	**Check number**	The number of the check (1699).
10.	**Period Ending**	The last day of the pay period.
11.	**Period beginning**	The first day of the pay period.
12.	**Social Security No.**	The social security number of the employee.
13.	**Employee Name**	Name of the employee entitled to cash the check.
14.	**Dept.**	The department where the employee works
15.	**Employee No. (number)**	The number assigned to the employee by the company.
16.	**Regular time**	Number of hours worked during the pay period.

EXERCISES

Exercise 1

Bob's regular pay rate is $10.00 per hour. If Bob works over 40 hours a week, his overtime pay rate is $15.00 per hour. During the last pay period, Bob worked 45 hours.

How much did Bob get for the overtime? $__________

How much was Bob's gross pay ? $ _____________

Exercise 2

During the pay period of February 1 - 14, 1993, Nancy 's gross earning was $1,850. Her payroll deductions include the following:

Federal tax withheld : 12% of the gross income: $_______ x ___ =$_____

State tax withheld: 1.5% of the gross income: $_______ x ___ =$_____

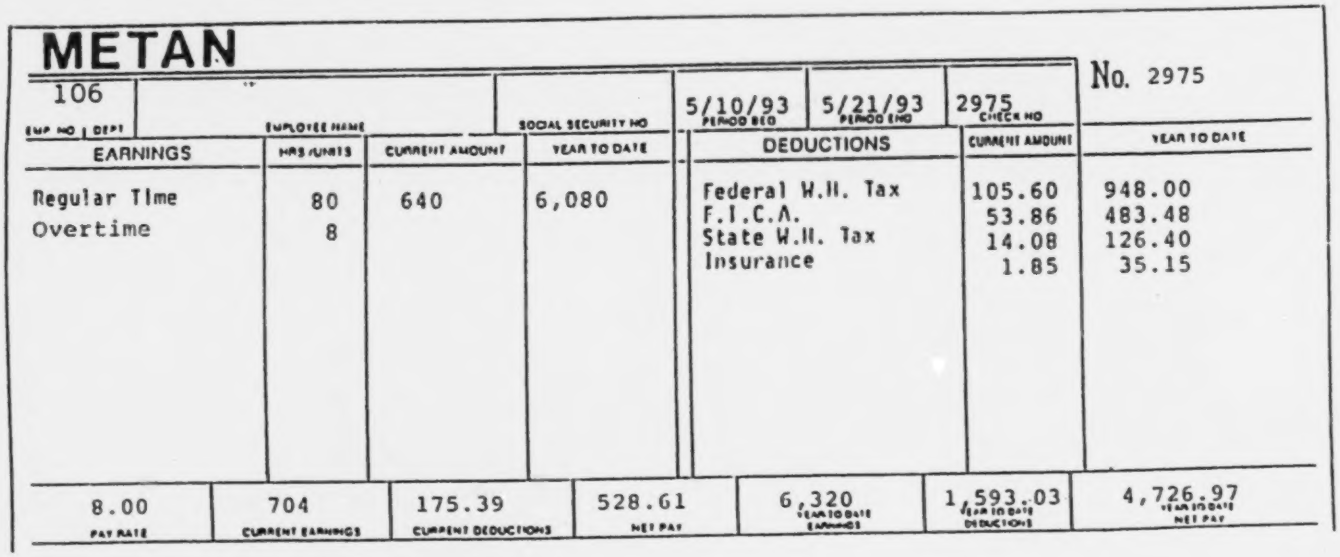
City tax withheld: 2.75% of the gross income: $_______ x ___ =$_____

Insurance contribution: .5% of the gross income: $_______ x ___ =$_____

How much was her net pay? $________

V. Tests

1. Look at the pay stub below, then answer the following questions.



METAN

No. 2975

EMP NO | DEPT	EMPLOYEE NAME	SOCIAL SECURITY NO	PERIOD BEG	PERIOD END	CHECK NO
106			5/10/93	5/21/93	2975

EARNINGS	HRS/UNITS	CURRENT AMOUNT	YEAR TO DATE
Regular Time	80	640	6,080
Overtime	8		

DEDUCTIONS	CURRENT AMOUNT	YEAR TO DATE
Federal W.H. Tax	105.60	948.00
F.I.C.A.	53.86	483.48
State W.H. Tax	14.08	126.40
Insurance	1.85	35.15

PAY RATE	CURRENT EARNINGS	CURRENT DEDUCTIONS	NET PAY	YEAR TO DATE EARNINGS	YEAR TO DATE DEDUCTIONS	YEAR TO DATE NET PAY
8.00	704	175.39	528.61	6,320	1,593.03	4,726.97

BEST COPY AVAILABLE

Example:

What is the name of the employer?________ **(Metan)**

1. 1. What was the last day of the pay period ? __________

1. 2. How many hours did this person work during the pay period? ____________

1. 3. What is the year to date net pay on the stub? ___________

1.4. How much money was taken out for federal income tax? ______

1.5. How much money was taken out for state income tax? __________________

1.6. What is this person's employee number ? ___________

1.7. How much did this person earn from the beginning of the year to the end of this pay period? __________________

1.8. How much has been withheld for the year? __________

1.9. What is the regular pay rate of this person? _______________

1.10. How much did the person make after the tax deductions during this pay period? __________

2. **Circle the best answer.**

Example:

The pay stub :

a. can be deposited in a bank account.
b. can be cashed.
c. contains information about earnings and withholdings. **(Best answer)**
d. indicates how well the employee does his/her job.

2.1. The information on the above pay stub describes :

a. the tax deductions.
b. the net pay.
c. the gross pay.
d. all of the above.

2. 2. The net income can be calculated by:

a. subtracting the gross income from the federal tax.
b. subtracting all deductions from the gross income.
c. adding together all of the deductions.
d. none of the above.

2.3. The phrase "year to date earnings" refers to:

a. the net income for the present pay period.
b. your income for this entire year.
c. your deductions for the present pay period.
d. the total income from the beginning of the year to the end of the current pay period.

2.4. Federal withholding tax is the money:

a. the employer deducts from the pay check for retirement.
b. the employer deducts from the paycheck to support the state government.
c. the employer deducts from the paycheck to support the U.S. government.
d. all of the above.

2.5. Your "take-home pay" on your paycheck is your:

a. gross income.
b. net income.
c. tax deductions
d. none of the above.

3. Fill in each of the blanks on the left column with the best answer on the right column.

3.1. ___**gross income**
3.2. ___**net income**
3.3. ___**state income tax**
3.4. ___**social security tax**
3.5. ___**employee number**

a. taxes used by your state government.
b. your take-home income.
c. your income before deductions.
d. a number given to the employee by the employer.
e. a deduction which will be returned to you when you retire.

3.6. ___**overtime**

3.7. ___**regular pay**

3.8. ___**"pay to the order of "**

3.9. ___**"year-to-date earnings"**

3.10.___**pay rate**

f. how much is paid for an hour.

g. time in excess of 40 working hours a week.

h. total earnings from the beginning of the year to the last day of the pay period.

i. the pay for the working time within 40 hours a week.

j. a statement indicating that the person is eligible to cash the check.

Teacher's Guide

LESSON 10

HOW TO USE AND RECONCILE CHECKING ACCOUNTS

I. Text Overview

In this lesson, students will learn how to use and properly maintain a personal checking account.

The lesson will begin with a review of the general rules that govern checking accounts. Students will then examine the proper procedures for making deposits and writing personal checks. Special emphasis will be placed on the proper maintenance of an account record, and the importance of recording deposits, checks and any other transactions or expenditures in the check register.

The concluding portion of this lesson will cover the necessity of properly reconciling a personal checking account, and the procedures to complete the reconciliation. This will serve not only as a review of the entire lesson, but also to develop the skills necessary to enable the student to make full use of the bank's services. As such, it is hoped that the student will have enough confidence to inquire about the procedures that he/she may not understand, and to discover possible errors that can be found in his/her account.

II. Key Words and/or Phrases for Discussion

As a result of	Because of; as a consequence; resulting from.
Bank statement	A monthly report of all transactions such as deposits and withdrawals
Blank check	A signed check with blank spaces: the name of the payee and the amount
Book of checks	A set of unsigned checks bound together like a book.
Canceled check	A check paid for, and then voided, by the bank.
Check register	Usually a booklet for recording the information on issued checks such as check numbers, dates, amounts of money paid or deposited, and names of the payees, etc.
Checking Account	a bank account mainly for the purpose of paying bills or expenditures.
Cover the check (to)	To have enough money in the bank account to pay for the amount on the check.

Deposit receipt	A piece of paper showing the amount of money you deposited in your bank account and the date you made the deposit. The receipt is for your records.
Deposit slip	A small form that you fill out when you make a deposit.
Deposit ticket	Also known as deposit slip.
Ending balance	The amount of money available in your account at the end of the bank statement period which is usually a month.
Insufficient funds	There is not enough money to pay for the check(s) you signed.
Keep track of (to)	To maintain a record of; to follow and/or to know about what is going on.
Schedule of service charges/fees	A listing of different types of services and how much each service costs.
Service fee	The expense or cost for the service.

III. Teaching Suggestions

The following are suggested steps to teach each lesson, but of course the teacher should use whatever techniques he/she feels comfortable with:

1. first, the student should be given enough time to skim over the whole lesson in order to have some ideas about the contents of the lesson;
2. using simple language, summarize the main theme(s) of the lesson as well as its objectives;
3. encourage the student to study the **Key Words and Their Vietnamese Translations;**
4. teach the lesson using different techniques such as the use of synonyms, antonyms, prefixes and suffixes, oral and written practices of key vocabularies and concepts, information questions with "what," "who," "why," "when," "how," etc. Furthermore, capitalize on already learned vocabularies , grammatical structures and concepts in teaching new vocabularies and concepts in a meaningful context, using examples or sentences to make the point or explain the lesson;
5. review what has just been taught;
6. go over **Phrases for Discussion;**
7. administer tests and give feedback as soon as possible;
8. praise the student for his/her effort to learn.

LESSON 10

HOW TO USE AND RECONCILE CHECKING ACCOUNTS

I. Objectives:

In this lesson, you will learn about personal **checking accounts**. At the conclusion of this lesson, you should be able to:

1. understand the **rules** which you must follow when you have a checking account;
2. complete a **deposit ticket** properly, and make a deposit into your checking account;
3. write a personal check correctly and properly record it in the **check register.**
4. read and understand a **bank statement**, and **reconcile** your checking account using a bank statement and a check register.

II. Key Words and Their Vietnamese Translations

Advantage có lợi

One **advantage** of having a bank account is to be able to pay bills by check.

Agree (to) đồng ý, hợp với

Tom and Marty agreed to meet at one o'clock in town for lunch.

Balance tiền còn lại (trong trương mục)

The balance in her account was $125.49

Bill hóa đơn thanh toán

Our gas bill is usually low so we can pay it as soon as it arrives.

Bounce (to) trả lại vì không có đủ tiền

Maria had no money in her bank account so when she wrote a check it bounced.

Cancel (to) hủy bỏ, đả lỉnh tiền

When you cash a check, the bank cancels it so nobody else can cash it.

Charge (to) phi tổn, bắt trả phi tổn

The bank charges fees for its check cashing services.

Charge/fee lệ phi, tiền phi tổn

Since you have maitained enough money in your account, the bank service charge/fee is waived.

Clear (to) trả tiền (trong chương mục)
Mike deposited a check on Monday, but it won' t clear until Wednesday.

Deposit bỏ tiền vào trong trương mục
Marie always deposits her paycheck into her checking account.

Falsify (to) giả mạo, ngụy tạo
It is against the law to change or falsify a legal document.

Forge (to) giả mạo, ngụy tạo
It is illegal to forge or sign someone else's name on a check.

Handle (to) lo (việc), giải quyết
Banks handle loan for housing or car and other big items.

Honor (to) giữ lời hứa làm cái gì, trả tiền
The bank will honor all checks that are drawn from my account.

Manage (to) điều khiển, trông nom
Because my secretary is very organized she managed the office well.

Overdraw (to) lấy tiền ra qúa số tiền có ở trong chương mục
Manny overdrew his account because he wrote a check for more money than he had in his account.

Pad tập giấy viết
It's good to keep a pad by the phone to write messages.

Payee người được trả tiền
See lesson #7

Pending chưa lĩnh tiền
The check is still **pending** because it has not been cashed yet.

Reconcile (to) kiểm soát xem những số tiền có đúng không
Martha reconciles her bank book with the bank statement every month.

Rule luật lệ
He has to follow the company rules, if not he will be fired.

Schedule thời khóa biểu, bảng liệt kê
His normal work schedule is from 8:00 am to 5:00 PM, 5 days a week.

Statement bản văn, văn kiện, bản tài liệu
Paula's bank statement shows that she has written 22 checks in the last month.

Supply số lượng cung cấp
It is important to have a supply of checks on hand to pay all of your bills.

Transaction công việc thương lượng, giao dịch
Cashing a check is considered a bank transaction.

Troublesome làm phiền, quấy rầy, gây khó khăn
I find it troublesome to balance my check book because it never comes out right.

Waive (to) miễn

They couldn't afford the application fee so the college waives it.

III. How to Use Banking Services

Having a personal **checking account** can be very helpful and can offer many **advantages in managing** money. However, if you do not understand the bank's **rules** and service **charges** or fees, and if you do not use your bank account properly, a checking account can also be very **troublesome** and sometimes very expensive.

Therefore, whether you already have a checking account or you are about to open an account, ask a person who works at the bank for a copy of the rules and a **schedule of service fees or charges** for checking accounts. Some banks charge a fee for each check you sign but **waive** this fee if you maintain a certain **balance** in your account.

A. MAKING DEPOSITS

When you first open your account, you will receive a book of **blank checks** without your name printed on them. However, about a week later your bank will send you a **supply** of checks and **deposit slips** with your name on them. The bank will charge to your account the cost of this supply.

The way you put money in your account is to make a **deposit.** To do so, you will have to use a deposit slip with your name and your account number printed on it. These slips are usually found in the back of your **book of checks**. A sample deposit slip can be found at the end of this lesson. For practice purposes, fill out the deposit slip correctly and completely. Make certain that you write the proper dollar amount(s) on the slip and the date of the deposit. Add the items of the deposit if there are more than one. It is also very important to record the date and amount of the deposit in the **check register.** Keep the **deposit receipt** which the bank gives you when you make your deposit. The receipt is proof of the deposit and is needed when you **reconcile** your account or if there is a question about the deposit.

B. WRITING A CHECK OR WITHDRAWING MONEY

When you write a personal check to pay a **bill** or to buy something, it is also very important that you write the check properly and completely, including the name of the **payee**. An incomplete check could be **forged** or used in a manner which you did not intend. A copy of a sample personal check can be found at the end of this lesson.

Before writing a check, make sure that you have enough money in your account **to cover the check**. If you write a check without enough money in your account, the bank will not **honor** your check because of **insufficient funds** and will return it to you. In this case, your check **bounces** and your account is **overdrawn.** The bank will **charge** you a fee for **handling** the bounced check. This fee or charge can cost as much as $30.00 per bad check.

Always use a pen whenever you write a personal check, . If you write a check in pencil, the dollar amount of the check and the name of the payee could be erased or changed, or the check could be **forged.**

Make certain that the dollar amounts are correct, and that the numbers and the written words indicating the amount are the same. Sign and date the check properly, and fill all of the spaces properly. Leaving blank spaces on the check could also allow someone to change the amount or **falsify** the check. Finally, before you remove the check from the **pad**, or give it to someone, make certain that you have recorded it properly, including the date and amount in the check register.

C. RECONCILING YOUR ACCOUNT

Each month you will receive a **statement** from the bank describing all of the **transactions** which occurred in your account over the past month. This statement lists all of the deposits you made to your account, as well as all of the checks which you wrote during this period. All of the checks which have **cleared** your account are returned to you along with the statement.

In order to maintain your account properly, it is necessary to **reconcile** your account. This procedure is very important if you want to know exactly how much money you have in your account, which checks are still **pending**, how much has been deposited, and any fees which the bank may have charged you over the past month.

In order to reconcile or balance your checking account, you must first look at all of the checks which you have written for that particular month and which have been returned to you. These **canceled checks** should be checked against the information recorded in your check register. Next, you must list all of the pending checks which you wrote over the past month but have not yet cleared.

Next, compare the **balance** in your check register with the "**ending balance**" on the bank statement. It is very likely that these balances will not **agree.** However, if you add all the pending checks and the ending balance on the bank statement, the total should be the same as the balance in your check register, and your account is reconciled. Remember, reconciling your account is not always easy, and sometimes it can take a long time. But if you do not reconcile your account each month, you cannot **keep track of** your money, and sometimes it can become very expensive because of a loss **as a result of** mistakes made by the bank.

IV. Phrases for Discussion

As a result of	vì thế
Bank statement	văn kiện liệt kê các dịch vụ ngân hàng
Blank check	chi phiếu trống chưa điền chi tiết
Book of checks	cuốn chi phiếu
Canceled check	chi phiếu đã lĩnh tiền rồi
Check register	sổ ghi chi tiết các chi phiếu trả tiền
Checking account	chương mục ngân hàng dùng để trả các chi phí
Cover the check (to)	đủ tiền để trả chi phiếu
Deposit receipt	giấy chứng nhận số tiền đóng vào ngân hàng
Deposit slip	giấy dùng để đóng tiền vào ngân hàng
Deposit ticket	cuống giấy dùng để gửi tiền vào ngân hàng
Ending balance	tiền còn lại trong ngân hàng
Insufficient fund	không đủ tiền
Keep track of (to)	theo dõi
Schedule of service charges/fees	bảng phí tổn của các dịch vụ
Service fee	phí tổn dịch vụ

V. Tests

1. Fill in each of the following blanks with T (True/Correct) or F (False/Wrong)

Example:

T The bank statement is a monthly report of all bank transactions such as deposits and withdrawals. (T)

1.1. ___When you pay a bill by check you have to fill out a deposit slip.

1.2. ___When the bank charges you for writing checks, it is called over withdrawal.

1.3. ___ A check bounces because of insufficient funds in the account.

1.4. ___There is no charge for bouncing a check.

1.5. ___Bank reconciliation is a process of checking the accuracy of all bank transactions.

1.6. ___You have to use a deposit slip to make a deposit in your own account.

1.7.___A payee is the person who pays you.

1.8.___A bank statement lists all the banking transactions over a period of time.

1.9.___The bank does not charge a fee for overwithdrawings.

1.10.__The account is reconciled if the total of the ending balance on the bank statement and the pending checks agrees with the balance in the check register.

2. **Fill in the each of the blanks within the best answer.**

Example:

You have to fill out a __________ when you make a deposit at the bank.

a. job application.
b. pay stub.
c. deposit slip. **(Best answer)**
d. request for information.

2.1. When you bounce a check, the bank will ______ you.

a. honor.
b. manage.
c. charge.
d. cover.

2.2. A______lists all transactions at the end of the bank statement period.

a. deposit slip.
b. statement.
c. schedule.
d. bill.

2.3. If you have enough money in your bank account to pay for a bill, your check will ______.

- a. bounce.
- b. clear.
- c. handle.
- d. reconcile.

2.4. If you do not fill out your check properly, someone may ______ it.

- a. honor .
- b. charge.
- c. deposit.
- d. forge.

2.5. If you _____ a check, it will show up on your bank statement.

- a. charge.
- b. falsify.
- c. deposit.
- d. manage.

2.6. When you receive your bank statement, you should _______ it.

- a. overdraw.
- b. sign.
- c. waive.
- d. reconcile.

2.7. When you write a check, make certain that there are ______ funds in your bank account.

- a. sufficient.
- b. insufficient.
- c. a lack of.
- d. a schedule of.

2.8. The bank charges a _____ for over withdrawing.

- a. rule.
- b. transaction.
- c. deposit.
- d. fee.

2.9. When the bank _______ your bad check, it will charge you for this service.

a. handles.
b. falsifies.
c. signs.
d. deposits

2.10. You can write a check to pay a ______.

a. book of checks.
b. a bank statement.
c. bill.
d. schedule of fees.

2.11. Putting money into your account is called making a______.

a. statement.
b. deposit.
c. reconciliation.
d. rule.

2.12. Depositing and withdrawing money, and writing checks are all examples of :

a. opening a checking account.
b. bank transactions.
c. bank statement reconciliation.
d. balancing the bank account.

2.13. The bank sends you _______ every month, which describes all of your transactions.

a. a schedule of fees.
b. a book of checks.
c. a supply of deposit slips
d. a statement.

2.14. A ____ is the person or business that you send a check to.

a. payee.
b. employer.
c. payer.
d. manager.

2.15. The first step in ______ your bank statement is checking your canceled checks against your check register.

a. forging.
b. honoring.
c. clearing.
d. reconciling.

2.16. If someone erases or changes any of the information on your check, then the check has been _____.

a. canceled.
b. forged.
c. over withdrawn.
d. reconciled.

2.17. If you write a check for more money than you have in your bank account, then your account is _____.

a. canceled.
b. closed.
c. over withdrawn.
d. covered.

2.18. The money available in your bank account is your ______.

a. balance.
b. deposit.
c. transaction.
d. schedule.

2.19. The final step in reconciling your bank account is to make sure that the "ending balance" ______ the balance in your check register.

a. agrees with.
b. does not agree with.
c. honors.
d. handles.

2.20. When you write a check with insufficient funds in your bank account, the bank will not _____ it.

a. bounce.
b. honor.
c. waive.
d. cancel.

3. **Fill in each of the blanks on the left column with the best answer from the right column.**

3.1.___**bill**
3.2.___**pending**
3.3.___**bounce**
3.4.___**account balance**
3.5.___**falsify**
3.6.___**clear**
3.7.___**deposit slip**
3.8.___**advantage**
3.9.___**rule**
3.10.__**waive**

a. A check that has not been cashed yet.
b. What happens to a check when it is written for more money than you have in your account.
c. A statement of charges that you have to pay.
d. Intentionally making changes to give wrong information.
e. The amount of money available in your bank account.
f. After the bank has paid for your signed check.
g. When your bank does not charge you for a service that you are supposed to pay for.
h. What you are supposed to do or follow; a guide for conduct or action.
i. You have to use this form when you put money in your bank account.
k. Benefit as a result of an action.

Answer Key

Lesson 1

Test 1

1.1. b. **1.2.** b. **1.3.** b. **1.4.** b. **1.5.** a.

Test 2

2.1. hiring, application **2.2.** charge **2.3.** sign, contract **2.4.** experience
2.5. employment agencies **2.6.** contact **2.7.** interest **2.8.** hiring
2.9. source job leads **2.10.** neighborhood

Test 3

3.1. a. **3.2.** i. **3.3.** b. **3.4.** d. **3.5.** f.
3.6. g. **3.7.** h. **3.8.** j. **3.9.** e. **3.10.** c.

Lesson 2

Test 1

1.1. b. **1.2.** a. **1.3.** a. **1.4.** d. **1.5.** a.
1.6. b. **1.7.** a. **1.8.** d. **1.9.** b. **1.10.** b.

Test 2

2.1. d. **2.2.** g. **2.3.** i. **2.4.** f. **2.5.** a.
2.6. c. **2.7.** j. **2.8.** h. **2.9.** b. **2.10.** e.

Test 3

3.1. Job openings **3.2.** look for, classified **3.3.** expense **3.4.** requirements
3.5. announce **3.6.** daily basis **3.7.** services **3.8.** represent
3.9. opportunities **3.10.** training course

Lesson 3

Test 1

1.1. T **1.2.** F **1.3.** T **1.4.** F **1.5.** T
1.6. T **1.7.** F **1.8.** T **1.9.** F **1.10.** F

Test 2

2.1. type **2.2.** financial situation **2.3.** first impression
2.4. employmeny history **2.5.** purpose **2.6.** N/A
2.7. references **2.8.** suggestions **2.9.** overlook
2.10. prospective employer

Test 3

3.1. e.   3.2. f.   3.3. i.   3.4. a.   3.5. b.
3.6. g.   3.7. d   3.8. c.   3.9. j.   3.10. h.

Lesson 4

Test 1

1.1. j.   1.2. e.   1.3. h.   1.4. g.   1.5. b.
1.6. a.   1.7. c.   1.8. i.   1.9. f.   1.10. d.

Test 2

2.1. F   2.2. T   2.3. F   2.4. T   2.5. F
2.6. T   2.7. T   2.8. F   2.9. T   2.10. T

Test 3

3.1. application,convince   3.2. punctuation   3.3. inquiry letter
3.4. establish first contact   3.5. satisfied   3.6. impressive
3.7. cover, self yourself   3.8. referred   3.9. interview, convenience
3.10. qualifications   3.11. improve   3.12. handwritten
3.13. resume   3.14. crucial   3.15. attention

Lesson 5

Test 1

1.1. a.   1.2. d.   1.3. d.   1.4. d.   1.5. b.

Test 2

2.1. F   2.2. T   2.3. T   2.4. F   2.5. F
2.6. F   2.7. T   2.8. F   2.9. F   2.10. F
2.11. T   2.12. F   2.13. F   2.14. T   2.15. F

Test 3

3.1. f.   3.2. g.   3.3. l.   3.4. i.   3.5. c.
3.6. a.   3.7. j.   3.8. b.   3.9. d.   3.10. h.
3.11. e.   3.12. k.   3.13. o.   3.14. m.   3.15. n.

Lesson 6

Test 1

1.1. F   1.2. T   1.3. T   1.4. F   1.5. F
1.6. F   1.7. T   1.8. F   1.9. T   1.10. T

Test 2

2.1. a degree, training in computer **2.2.** introduce **2.3.** well-prepared
2.4. "roundabout", to-the-point **2.5.** extra-curricular activities
2.6. well-groomed, appearance **2.7.** starting salary **2.8.** pay scale
2.9. benefits **2.10.** confidence

Test 3

3.1. b. **3.2.** d. **3.3.** b. **3.4** c. **3.5.** b.
3.6. d. **3.7.** d. **3.8.** a. **3.9.** d. **3.10.** d.

Lesson 7

Test 1

1.1. d. **1.2.** d. **1.3.** b. **1.4.** d. **1.5.** a.
1.6. b. **1.7.** a. **1.8.** c. **1.9.** a. **1.10.** a.

Test 2

2.1. dependents, claim **2.2.** collects, social security **2.3.** withhold
2.4. earnings **2.5.** disabled, benefits **2.6.** contribute
2.7. insurance **2.8.** legal **2.9.** credited
2.10. payroll

Test 3

3.1. a. **3.2.** f. **3.3.** i. **3.4.** j. **3.5.** d.
3.6. e. **3.7.** k. **3.8.** b. **3.9.** l. **3.10.** c.
3.11. h. **3.12.** g. **3.13.** o. **3.14.** n. **3.15.** m.

Lesson 8

Test 1

1.1. b. **1.2.** b. **1.3.** c. **1.4.** b. **1.5.** b.
1.6. d. **1.7.** a. **1.8.** a. **1.9.** d. **1.10.** d.

Test 2

2.1. d. **2.2.** c. **2.3.** d. **2.4.** d. **2.5.** b.

Test 3

3.1. c. **3.2.** d. **3.3.** e. **3.4.** j. **3.5.** g.
3.6. f. **3.7.** b. **3.8.** h. **3.9.** i. **3.10.** a.

Lesson 9

Test 1

1.1. 5/21/93 **1.2.** 88 **1.3.** 4,726.97 **1.4.** 105.60 **1.5.** 14.08
1.6. 106 **1.7.** 6,320 **1.8.** 1,593.03 **1.9.** 8 **1.10.** 528.61

Test 2

2.1. d. **2.2.** b. **2.3.** d **2.4.** c. **2.5.** b.

Test 3

3.1. c. **3.2.** b. **3.3.** a. **3.4.** e. **3.5.** d.
3.6. g. **3.7.** i. **3.8.** j. **3.9.** h. **3.10.** f.

Lesson 10

Test 1

1.1. F **1.2.** F **1.3.** T **1.4.** F **1.5.** T
1.6. T **1.7.** F **1.8.** T **1.9.** F **1.10.** T

Test 2

2.1. c. **2.2.** b. **2.3.** b. **2.4.** d. **2.5.** c.
2.6. d. **2.7.** a. **2.8.** d. **2.9.** a. **2.10.** c.
2.11. b. **2.12.** b. **2.13.** d. **2.14.** a. **2.15.** d.
2.16. b. **2.17.** c. **2.18.** a. **2.19.** a. **2.20.** b.

Test 3

3.1. c. **3.2.** a. **3.3.** b. **3.4.** e. **3.5.** d.
3.6. f. **3.7.** i. **3.8.** k. **3.9.** h. **3.10.** g.

Bilingual English-Vietnamese Glossary

Each entry, whether a word or a phrase, is followed by the letter "L" and a number. This combination indicates that the word or the phrase can be found in the lesson indicated by the number, for instance "L.2 " means lesson 2, **L.2/L.5** means both lesson 2 and lesson 5, etc.

Abbreviation (L.1/L.2) chữ viêt tắt
Account (L.7) trương mục ngân hàng
Accurate (L.5) chính xác
Achieve (to) (L.5) thực hiện, hoàn tất
Acquaint (to) (L.3) làm quen với
Ad (advertisement) (L.1) quảng cáo
Administer (to) (L.7) cho (bài thi), điều khiển, trông nom
Advantage (L.10) điều có lợi
Advertise (to) (L.2) quảng cáo
Advertisement/ad (L.2) bài quảng cáo
Advertising (L.5) quảng cáo
Agency (L.1) cơ quan
Agree (to) (L.10) đồng ý, hợp với
Alien (L.5) dân ngoại quốc, dân nước ngoài
Allowance (L.7) được phép trừ
Amount (L.9) số lượng
Announce (to) (L.2) thông cáo, thông báo
Appearance (L.6) vẻ bề ngoài, hình diện
Applicable to (L.5) áp dụng đến, liên hệ đến
Applicant (L.3) người đứng đơn
Application (L.1/L3) đơn xin (việc làm)
Apply (to) (L.3) xin (việc làm)
Approach (L.1) tới gần, phương cách, phương pháp
Argumentative (L.6) cải cọ, tranh luận
Attention (L.4) chú ý, để ý
Attitude (L.6) thái độ, cử chỉ
Available (L.1/L.2) sẵn sàng, có sẵn
Avoid (to) (L.2) tránh
Background (L.3/L.5) căn bản (học thức, kinh nghiệm)
Balance (L.10) tiền còn lại (trong trương mục)

Base upon (to) (L.4) dựa vào

Basis (L.2) căn bản

Be over (to) (L.6) hết, chấm dứt

Benefit (L.6/L.7) quyền lợi, điều có lợi

Bill (L.7/L.10) đạo luật, hóa đơn thanh toán

Blank (L.3) chổ trống, đoạn trống

Bothersome (L.6) làm khó chịu, làm phiền

Bounce (to) (L.10) (ngân phiếu) trả lại vì không có đủ tiền trong ngân hàng

Calculate (to) (L.9) tính

Cancel (to) (L.10) hủy bỏ, đả lĩnh tiền

Case (L.2) trường hợp

Cash (to) (L.9) lĩnh tiền (chi phiếu)

Certain (L.2) chắc chắn, nào đó

Charge (to) (L.1/L.10) tính tiền, phí tổn, tốn, trừ phí tổn, bắt trả phí tổn hay lệ phí

Charge/fee (L.10) lệ phí, tiền phí tổn

Check (L.9) ngân phiếu, chi phiếu

Circle (L.3) gạch vòng tròn

Circumstance (L.7) hoàn cảnh

Citizen (L.5) công dân

Claim (to) (L.7) xin được hưởng, bồi hoàn

Classified (L.2) xếp loại, xếp hạng

Clear (to) (L.10) trả tiền (trong chương mục)

Collect (to) (L.5/L.7) thu thập, thâu, lấy

Comfortable (L.3) thoải mái, dễ chịu

Company (L.2) công ty

Compensation (L.8) bồi thường, trợ cấp

Compile (L.1) soạn, làm ra

Conduct (to) (L.6) làm, đưa tới, điều khiển

Confidence (L.6) tin, tin tưởng

Consider (L.3) xem xét, cứu xét

Considerate (L.6) biết điều

Contact (L.1/L.4) tiếp xúc

Contain (to) (L.2) chứa đựng, gồm có

Contribute (to) (L.7) đóng góp

Contribution (L.7) phần đóng góp
Convenience (L.4) tiện thì giờ
Convince (to) (L.4) nói cho nguời ta theo lời
Corrective (L.6) sửa lỗi, sửa chữa
Costly (L.2) đắt, tốn tiền
Course (L.2) môn học, lớp học
Courteous (L.6) lễ phép, lịch sự
Credit (to) (L.7) đuợc điểm, trả lại
Crucial (L.4) chủ yếu
Current (L.9) hiện tại, hiện nay
Curriculum (L.6) chuơng trình học
Data (L.5) dủ kiện, tài liệu
Deduct (to) (L.8) trừ
Deduction (L.9) trừ
Department (L.9) bộ. ban, phân khoa, ban
Depend upon (to) (L.2) tùy thuộc
Dependent (L.7) phụ thuộc, nguời sống dựa vào nguời khác
Deposit (L.7/L.10) bỏ tiền vào trong truơng mục nhà băng, ký quỉ
Describe (to) (L.2) diển tả
Design (to) (L.5) tạo nên, làm ra cho một mục đich nào đó
Direction (L.6) chỉ dẩn, đuờng huớng
Disabled (L.7) tàng tật
Disagree (to) (L.6) không đồng ý
Divorced (L.5) li dị
Document (L.6) tài liệu, văn kiện
Draft (L.4) bản thảo
Duty (L.6) nhiệm vụ
Earn (to) (L.1) kiếm tiền
Earner (L.7) nguời kiếm tiền
Earning (L.7) tiền kiếm đuợc
Earnings (L.8) lợi tức, tiền kiếm ra
Education (L.2/L.8) giáo dục
Eligibility (L.7) sự đủ điều kiện
Eligible (L.7) đủ điều kiện
Emphasize (to) (L.5) nhấn mạnh đến

Employment (L.1) việc làm

Encourage (to) (L.6) khuyến khích

Establish (to) (L.4) tạo, thiết lập tiếp xúc đầu tiên

Evaluate (to) (L.5) đánh gia, định gia trị

Examine (to) (L.8) xem xét, khám xét

Exception (L.7) ngoại trừ, ngoại lệ

Expense (L.2/L.7) phí tổn

Experience (L.1) kinh nghiệm

Extra-curricular (L.6) thuộc bộ môn ngoài các môn học, sau giờ học

F.I.C.A. (L.8) luật thuế an ninh xả hội

Falsify (to) (L.10) giả mạo, ngụy tạo

Favorite (L.6) ưa thích

Federal (L.7) thuộc về chính phủ liên bang

Fee (L.1/L.2) tiền phí tổn, lệ phí

Fidget (to) (L.6) không thể đứng yên một chổ

File (to) (L.8) làm đơn, khai

Fill out (to) (L.1) điền

Financial (L.3) tài chính, tiền nong

Find out (to) (L.2) tìm thấy, kiếm thấy

Follow up (to) (L.6) theo dõi

Forge (to) (L.10) giả mạo, ngụy tạo

Formal (L.6) trịnh trọng

Foundation (L.2) căn bản, nền móng

Full-time (L.6) cả ngày thay vì nửa buổi

Fund (L.7) quì

Gather (to) (L.5) thu thập

Goal (L.3) mục đích

Government (L.1) chính phủ

Grooming (L.6) quần aó chỉnh tề

Gross (L.9) trước khi trừ thuế

Hand-write (to) (L.4) viết tay

Handle (to) (L.10) lo (việc), phụ trách, giải quyết

Health (L.7) y tế, sức khỏe

Helpful (L.2) giúp ích, có lợi

Hiring (L.1) mướn người làm

History (L.5) lịch sử
Hobby (L.6) môn giải trí
Honestly (L.6) một cách thành thật
Honor (to) (L.10) giữ lời hứa làm cái gì, trả tiền
Hourly (L.9) tính theo giờ
Identification (L.7) nhận biết, căn cước
Immigration (L.5) di trú, di dân
Impersonal (L.5) không ám chỉ ai, không có tích cách cá nhân
Impress (to) (L.1) làm cho người ta phục
Impression (L.3) cảm tưởng, cảm nghĩ
Impressive (L.4) làm cho cảm phục
Improve (L.4) cải thiện, làm cho tốt hơn
Income (L.7/L.8) lợi tức, tiền kiếm được
Information (L.1) tin tức, chi tiết
Inquiry (L.1) hỏi dò tin tức
Instruction (L.3/L.6) lời dạy, điều bảo làm
Insurance (L.7/L.8/L.9) bảo hiểm
Interest (L.1/L.2) ý thích, muốn, chú ý, liên quan tới, liên hệ tới
Interrupt (to) (L.6) ngắt, làm gián đoạn
Interview (to) (L.6) phỏng vấn
Interviewee (L.6) người được phỏng vấn
Interviewer (L.6) người phỏng vấn
Introduce (L.6) giới thiệu
Item (L.9) món, khoản, mục, vật
Legal (L.5/L.7) luật pháp, hợp pháp
Level (L.5) trình độ
Limitation (L.3) giới hạn
List (L.3) bảng liệt kê
List (to) (L.2) ghi (sổ), ghi tên
Locate (to) (L.2) địa điểm, tìm thấy, định vị trí
Logical (L.5) hợp lý
Look for (to) (L.2) tìm kiếm
Manage (to) (L.10) điều khiển, trông nom
Manner (L.5) cách, cách thức
Marital (L.5) (tình trạng) hôn thú

Married (L.5) cưới, có vợ hay chồng có hôn thú

Medical (L.7) y tế, thuốc thang, sức khỏe

Medicare (L.8) chương trình trợ giúp y tế

Mention (L.5) đề cập đến

Messy (L.3) dơ dáy, nhớp nhúa, lộn xộn, không gọn gàng

Misunderstand (L.1) hiểu lầm

Monitor (to) (L.6) theo dõi

Neighborhood (L.1) khu gia cư, xóm giềng

Net (L.9) lợi tức, tiền sau khi trừ thuế

Nickname (L.3) biệt hiệu, biệt danh, tên riêng

Notice (to) (L.1/L.2) thấy, chú ý, để ý

Offensive (L.3) làm phật lòng, chạm tự ái

Offer (to) (L.2) cho, tặng

Omit (to) (L.5) bỏ

Opinion (L.6) ý kiến

Opportunity (L.2/L.6) cơ hội

Organization (L.5) tổ chức

Overdraw (to) (L.10) lấy tiền ra qúa số tiền có ở trong chương mục

Overlook (L.3) bỏ qua, không nhìn thấy

Overtime (OT) (L.9) giờ phụ trội, giờ làm việc qúa 40 tiếng một tuần

Pad (L.10) tập giấy viết

Part-time (L.6) bán thời gian

Particular (L.2) đặc biệt

Paycheck (L.9) ngân phiếu, chi phiếu lương bổng

Payee (L.7/L.10) người được trả tiền

Payroll (L.7/L.9) sổ lương

Pending (L.10) chưa lĩnh tiền ra

Pension (L.8) tiền hồi hưu

Period (L.9) đọan thời gian

Permit (to) (L.3) cho phép

Personal (L.3) cá nhân, riêng tư

Plan (to) (L.1) dự tính, dự định

Popular (L.2) bình dân, nhiều người thích

Portion (L.7) phần, đoạn

Position (L.6) chức vụ, địa vị

Preliminary (L.5) sơ khởi, đầu tiên

Presentation (L.5) trình bày

President (L.2) chủ tịch, tổng thống

Private (L.1) riêng tư

Process (L.1) phương sách, sự tiến triển

Profit (L.2) lời, lợi ích

Pronounce (to) (L.6) phát âm

Pronunciation (L.6) cách phát âm

Prospective (L.3/L.5) thuộc về tương lai, có thể xảy ra trong tương lai

Provide (to) (L.2) cung cấp, đem lại

Punctuation (L.4) cách ngắt câu

Purpose (L.3/L.8) mục đích

Qualification (L.4/L.6) đủ điều kiện

Quality (L.4) phẩm chất

Quit (to) (L.6) bỏ (việc)

Race (L.3) nòi giống, chủng tộc

Reader (L.2) độc giả

Recommend (to) (L.5) tiến cử, đề nghị

Reconcile (to) (L.10) kiểm soát xem những số tiền có đúng không

Record (L.8) sổ sách, hồ sơ

Refer (to) (L.4) đề cử, tiến cử

Reference (L.3/l.6) người cho biết chi tiết, tin tức, người có thể cho biết chi tiết về người khác

Referral (L.4) điều tiến cử, người được tiến cử, người có thể cho biết thêm chi tiết.

Refuse (to) (L.3) từ chối

Religion (L.3) tôn giáo

Represent (to) (L.1/L.2) đại diện, tiêu biểu

Require (to) (L.1/L.2) đòi hỏi

Requirement (L.2) sự đòi hỏi

Respectful (L.6) biết kính trọng

Respond (to) (L.2) đáp lại, trả lời

Response (L.2) sự đáp lại, câu trả lời

Resume (L.4/L.5) bản kê khai lịch sử cá nhân

Retirement (L.8/L.9) hưu trí, về hưu

Review (L.5) sự xem xét, nghiên cứu, xem lại, ôn lại

Review (to) (L.6) xem xét, nghiên cứu

Rule (L.10) luật lệ, qui tắc

Rush (to) (L.6) vội vàng, gấp

Salary (L.9) tiền lương

Satisfy (to) (L.4) thỏa mãn, đủ điều kiện

Savings (L.9) tiết kiệm

Saying (L.5) lời nói, ca dao

Schedule (L.10) thời khóa biểu, bảng liệt kê

Schedule (to) (L.6) định giờ, xếp giờ

Schooling (L.5) đi học, giáo dục

Section (L.2) phần, đọan, khúc

Self-confidence (L.3) tự tin

Serve (to) (L.1) phục vụ, làm cho

Service (L.1) dịch vụ

Shortcoming (L.5) nhược điểm

Sign (L.1) bảng, dấu hiệu

Single (L.5) độc thân

Situation (L.2) tình hình, vị trí

Skill (L.1/L.2) khả năng, tài năng, chuyên môn, khéo tay, tài làm việc

Slang (L.6) tiếng lóng

Slouch (to) (L.6) đứng, ngồi một cách uể oải, giáng đi nặng nề, vụng về

Source (L.1) nguồn

Spare (time) (L.6) rảnh (thì giờ)

Specialize (to) (L.1) chuyên môn

Specifically (L.3) nhất là, đặc biệt

Specifically (L.4) nhất là, đặc biệt

Spouse (L.7) vợ hay chồng

State (to) (L.4) nói đến, nói lên, phát biểu, tuyên bố

Statement (L.10) bản văn, văn kiện, bản tài liệu

Status (L.5) qui chế, hoàn cảnh

Straightforward (L.6) thẳng (vào đề), thẳng thắn

Strength (L.5) sức mạnh, điểm mạnh

Stub (L.9) cuống giấy

Style (L.5) cách, lối, kiểu

Subject (L.8) chủ đề, môn học

Succeed (to) (L.4) thành công
Succinct (L.5) vắn tắt
Suggestion (L.3) đề nghị
Summarize (to) (L.5) tóm tắt
Summary (L.5) bài tóm tắt
Supervisor (L.6) giám thị, xếp (người chỉ huy)
Supply (L.10) số lượng cung cấp
Switch (to) (L.8) chuyển qua
System (L.7) hệ thống
Taxable (L.8) bị đánh thuế
Tip (L.8) tiền thưởng, tiền nước hay làm qùa (cho người hầu bàn)
Title (L.8) gọi là, đề mục, danh hiệu
Training (L.2) huấn luyện
Transaction (L.10) công việc thương lượng, giao dịch
Tricky (L.2) lắt léo, thủ đoạn, lừa dối
Troublesome (L.10) làm phiền, quấy rầy, gây khó khăn
Trust (L.7) quỉ tài trợ
Truthfully (L.6) một cách thành thực
Type (L.3) loại
Unemployment (L.8) thất nghiệp
Unpleasant (L.2) khó chịu, không vui thích
Untidy (L.3) lộn xộn, không gọn gàng
Valuable (L.1) gía trị
Voluntary (L.9) tự nguyện, xung phong
Waive (to) (L.10) miễn
Well-groomed (L.6) ăn mặc chỉnh tề
Widowed (L.5) góa (vợ, chồng)
Withhold (to) (L.7) giữ lại (thuế)
Withhold (to) (L.8) giữ lại
Workplace (L.6) nơi làm việc